DOCUMENT RESUME

ED 193 430 CE 026 296

TITLE	Competency-Based Curriculum for Marketing and Distributive Education I.
INSTITUTION	Memphis State Univ., Tenn.
SPONS AGENCY	Tennessee State Dept. of Education, Nashville. Div. of Vocational-Technical Education.
PUB DATE	[79]
NOTE	1,289p.: Some pages will not reproduce well due to small print.
EDRS PRICE	MF10/PC52 Plus Postage.
DESCRIPTORS	Behavioral Objectives; *Career Education; *Communication (Thought Transfer); *Competency Based Education; Course Descriptions; Credit (Finance); Curriculum Guides; *Distributive Education; Economics; Employment Interviews; *Human Relations; Learning Activities; *Marketing; Mathematics; Merchandising; Occupational Information; Salesmanship; Sales Workers; Secondary Education; Tests; Units of Study; Visual Aids
IDENTIFIERS	Cashier Checker Training

ABSTRACT

This Marketing I curriculum guide contains ten units of instruction that may be taught as they are or used in conjunction with the teacher's own instructional materials. The ten units, which may be presented in any order, include (1) Orientation/Job Interview, (2) Communications, (3) Human Relations, (4) Mathematics, (5) Selling, (6) Cashier/Checker, (7) Sales Promotion, (8) Credit, (9) Economics, and (10) Career Orientation. Each of the units may contain some or all of the following parts: outline, objectives (each measured by a student activity or by a test), competency statements, numerical listing of competencies, equipment/supplies, curriculum content section, student activities, handouts, transparency masters, tests and keys, audiovisual aids, and references. Curriculum content sections contain resource columns where student activities, handouts, transparency masters, tests, and some audiovisual aids have been keyed in at the point where they may be used most effectively. Handout sections begin with two vocabulary lists--the first includes definitions, the second does not. (YLB)

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COMPETENCY-BASED CURRICULUM
FOR
MARKETING AND DISTRIBUTIVE EDUCATION I

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
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DEVELOPED FOR THE
STATE DEPARTMENT OF EDUCATION
DIVISION OF VOCATIONAL TECHNICAL EDUCATION
NASHVILLE, TENNESSEE 37219
BY
THE MARKETING AND DISTRIBUTIVE EDUCATION DEPARTMENT
MEMPHIS STATE UNIVERSITY
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Preface

Curriculum Format

This Marketing I Curriculum Guide is divided into the following ten units of instruction:

- Orientation/Job Interview (D.E.)
- Communications (Comm)
- Human Relations (HR)
- Mathematics (Math)
- Selling (Sell)
- Cashier/Checker (CC)
- Sales Promotion (SP)
- Credit (Cr)
- Economics (Econ)
- Career Orientation (CO)

The order in which these units are presented, and amount of time allotted for each unit will be determined by the individual teacher. The material presented for the Marketing I Curriculum Guide may be taught as it is, or used in conjunction with the teacher's own instructional materials.

Each of the ten units is divided into the following parts:

- Table of contents
- Outline
- Objectives
- Competency Statements
- Competencies by numerical listing
- Equipment/Supplies
- Curriculum content
- Student activities
- Handouts
- Transparency masters
- Tests and keys
- Audiovisual aids
- References

Every unit has a self-contained numbering system, and each unit begins with page number one. The pages are consecutively numbered except for the transparency masters, which are numbered separately in the upper right hand corner.

The objectives listed at the beginning of each unit are measured either by a student activity or by a test. Keys are provided for all of the tests and for student activities where necessary. The minimum acceptable performance levels for tests and student activities are to be determined by the teacher. Also, the point values for test questions are to be determined by the teacher.

The curriculum content sections contain resource columns where student activities (SA), handouts (HO), transparency masters (TM), and tests (T) have been keyed in at the point where they may be used most effectively. In addition, a few of the audiovisual aids; films (F), filmstrips (FS), and other (AV) have been keyed in. References (R) and IDECC LAPs have been keyed in where writers felt they were important. Space has been provided in the resource column for teachers to key in their own curriculum materials.

Student activities, handouts, and transparency masters can be duplicated directly from the master provided. Some of the material can serve as either a handout or a transparency master. All of the handout sections begin with two vocabulary lists. The first list have definitions, while the second one does not include definitions.

The division of Vocational Technical Education would appreciate your evaluations and comments as you utilize this curriculum for Marketing and Distributive Education.

Marketing and Distributive Education
207 Cordell Hull Building
Nashville, Tennessee 37219

ORIENTATION/JOB INTERVIEW UNIT

TABLE OF CONTENTS

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OUTLINE FOR ORIENTATION/JOB INTERVIEW UNIT

I. Introduction to Vocational Education

   A. Vocational Education
   B. Vocational areas and related youth organizations

II. Introduction to Marketing and Distributive Education

   A. Definition of Distributive Education
      1. What is marketing?
      2. What is merchandising?
      3. What is management?
   B. Objectives of Distributive Education
      1. To prepare individuals for gainful employment or for advancement in a distributive occupation
      2. To prepare young people before entry into the labor force
      3. To instruct workers in ways to satisfy the needs of the consumer
      4. To develop an understanding of the social and economic responsibilities of those employed in a free competitive society
   C. How does D.E. operate?
      1. Classroom
      2. On the job
   D. Importance of Distributive Education
   E. Subjects covered in D.E.
   F. Types of businesses where distributive jobs can be found
   G. What the Distributive Education student learns

III. Introduction to DECA

   A. Definition of DECA
   B. General information about DECA
   C. History of DECA
      1. Why formed
      2. Charter states
      3. The year of state charters
      4. First national conference
   D. Membership growth
   E. Divisions of DECA
      1. Professional
      2. Alumni
      3. Junior collegiate
      4. Collegiate
      5. High school

F. Symbols of DECA
  1. Colors
    a) Blue
    b) Gold
  2. National Tagline - "Developing future leaders for marketing and distribution"
  3. Publications
    a) National - Distributor
    b) State - DECA Dialogue
  4. DECA emblem
    a) Vocational understanding
    b) Social intelligence
    c) Civic consciousness
    d) Leadership development
    e) Wrapped package
  5. DECA creed
  6. Dues
    a) National
    b) State

G. Competitive events
  1. Purposes
    a) Provide learning experiences which contribute to occupational competence
    b) Provide co-curricular activity relating directly to classroom instruction
    c) Provide recognition for student achievement
  2. Types of events
    a) Chapter
      (1) Creative Marketing
      (2) Chapter of the Year
      (3) Anti-Shoplifting
      (4) Civic Consciousness
      (5) Pepsi Learn and Earn
      (6) Free Enterprise: chapter/individual
      (7) Program of Work
    b) Written events
      (1) Apparel and accessories
      (2) Finance and credit
      (3) General merchandising
      (4) Food marketing
    c) Series events
      (1) Apparel and accessories
      (2) Automotive and petroleum
      (3) Advertising services
      (4) Food service
      (5) Food marketing
      (6) Finance and credit
      (7) General merchandising
      (8) Competition levels
        (a) Master employee
        (b) Manager-owner

        3. Number of participants
    H. Levels of DECA
        1. National
            a) Important names
                (1) National president
                (2) National executive director
            b) Organization
                (1) Number of states
                (2) National Career Development Conference
            c) National regions
                (1) North Atlantic
                (2) Central
                (3) Western
                (4) Southern
        2. State
            a) Functions
            b) State officers
            c) Organization
            d) State conference information
            e) State leaders
                (1) State specialists
                (2) Regional specialists
                (3) Local specialists
        3. State regions
            a) Organization
            b) Regional competition
        4. Local Chapter
            a) Officers
            b) Suggested activities

IV. Importance of leadership

    A. Characteristics of
        1. Good leaders
        2. Good followers
        3. Good chapter
    B. Leadership games
        1. Building the LDI house
        2. Team formation
    C. Leadership quotes
    D. Closing

V. Importance of parliamentary procedures

    A. Why parliamentary procedures are needed
    B. Types of motions
    C. Correct procedures
    D. Business meeting
    E. Voting

VI. Job Interview--Gathering information about yourself

    A. Applying for social security number
    B. Identification of a career objective

- C. Resume' (personal data sheet)
  - 1. Personal inventory
  - 2. Personal information
  - 3. Educational background
  - 4. Work experience
  - 5. Interests and activities
  - 6. References

VII. Finding prospective employers

- A. School
- B. Friends and relatives
- C. Employment agencies
  - 1. Private
  - 2. Public
- D. Newspaper
  - 1. Business section
  - 2. Classified advertising section

VIII. Letter of application

- A. When to use
- B. Factors to consider in writing a letter of application
- C. Format
  - 1. Heading
  - 2. Inside address
  - 3. Salutation
  - 4. Body
  - 5. Signature
  - 6. Enclosure
  - 7. Be sure to sign your name

IX. Job application

- A. The application form
- B. Completion of application form
- C. Pre-employment test

X. Job interview

- A. Before the interview
- B. The interview
- C. Closing the interview

XI. Followup the interview

- A. The follow-up letter
- B. The follow-up telephone call
- C. Don't get discouraged

OBJECTIVES FOR ORIENTATION/JOB INTERVIEW UNIT

I. Introduction to Vocational Education

Upon completion of this section, the student should be able to:

Understand the relationship of Vocational Education to Distributive Education

II. Introduction to D.E.

Upon completion of this section, the student should be able to:

A. Define Distributive Education, marketing, merchandising and management
B. Discuss how the Distributive Education program operates

III. Introduction to DECA

Upon completion of this section, the student should be able to:

A. Explain the importance of DECA
B. Identify the symbols of DECA
C. Compare the various levels of DECA
D. List the DECA competitive events

IV. Importance of leadership

Upon completion of this section, the student should be able to:

Know the importance of leadership and followership

V. Importance of parliamentary procedures

Upon completion of this section, the student should be able to:

Understand the basics of parliamentary procedures

VI. Job Interview--Gathering information about yourself

Upon completion of this section, the student should be able to:

A. Identify a career objective
B. Complete a personal inventory
C. Prepare a resume' acceptable to the teacher-coordinator

VII. Finding prospective employers

Upon completion of this section, the student should be able to:

A. List the possible sources for finding prospective employers
B. Define the four types of classified ads that may be placed by prospective employers

VIII. Letter of application

Upon completion of this section, the student should be able to:

Complete a letter of application acceptable to the teacher-coordinator

IX. Job application

Upon completion of this section, the student should be able to:

A. Identify the rules to follow when completing an application form
B. Complete an application form which is acceptable to the teacher-coordinator

X. Job interview

Upon completion of this section, the student should be able to:

A. List steps that will prepare him/her for an interview
B. Role-play a job interview in the classroom, meeting the standards established by the teacher-coordinator

XI. Follow-up the interview

Upon completion of this section, the student should be able to:

A. Prepare a follow-up letter acceptable to the teacher-coordinator
B. Complete a follow-up telephone call

NOTE: There are no developed competencies for orientation/job interview

EQUIPMENT/SUPPLIES FOR ORIENTATION/JOB INTERVIEW UNIT

EQUIPMENT:

Overhead projector

Duplicating machine

Thermo-Fax machine

Video tape machine

16mm film projector

Film strip projector

Teletrainer from South Central Bell

NOTE: Refer to communications unit for
instructions on obtaining teletrainer

SUPPLIES:

Transparency masters

Duplicating paper

Thermo masters

Classified ad section of local newspaper

CURRICULUM CONTENT FOR ORIENTATION/JOB INTERVIEW UNIT

	Resource
I. Introduction to Vocational Education	TM-1
A. Vocational Education - a program of instruction that equips youth and adults with the knowledge, skills and attitudes necessary to enter and progress in the world of work	HO-1 HO-1a HC-3
B. Vocational areas and related youth organizations	TM-2
1. Agriculture - Future Farmers of America (FFA)	
2. Distributive Education - Distributive Education Clubs of America (DECA)	
3. Health Occupations - Health Occupation Students of America (HOSA)	
4. Home Economics - Future Homemakers of America (FHA) and Home Economics Related Occupations (HERO)	
5. Trade and Industry - Vocational Industrial Clubs of America (VICA)	
6. Vocational Office Education - Office Education Association (OEA)	
II. Introduction to Marketing and Distributive Education	TM-3
A. Definition of Distributive Education - a program of instruction in marketing, merchandising and management	TM-4
1. What is marketing? - The flow of goods from the manufacturer to the consumer	
2. What is merchandising? - Buying merchandise for the right market, at the right place, at the right time, for the right price, and in the right quantity	
3. What is management? - The executive ability to control and direct business	SA-1
B. Objectives of Distributive Education	TM-5
1. To prepare students for gainful employment and advancement in a distributive occupation	
2. To prepare young people for entry into the labor force	
3. To instruct workers in ways to satisfy the needs of the consumer	
4. To develop an understanding of the social and economic responsibilities of those employed in a free competitive society	
C. How does Distributive Education operate?	
1. Classroom - during school hours students enroll in a D.E. class in which they receive instruction in general marketing and distribution	TM-6
2. On the job - students work part-time, receive on-the-job instruction, and obtain school credit	TM-7
3. Club - youth organization provides a program of	

Resource

activities which compliment the distributive and marketing curriculum
D. Importance of Distributive Education
  1. One out of two employed Americans work in distributive occupations
  2. More specialized training of employees is needed
    a) New business methods developing
    b) Advanced technology
    c) Increased competition
E. Subjects covered in Distributive Education — TM-8
  1. Orientation/Job Interview
  2. Selling
  3. Sales Promotion
  4. Human Relations
  5. Communications
  6. Mathematics
  7. Economics
  8. Cashier/Checker
  9. Credit
  10. Career Orientation
  11. Individual instruction in specific interest areas
F. Types of businesses where distributive jobs can be found — TM-9
  1. Department stores
  2. General merchandise stores
  3. Restaurants
  4. Service stations
  5. Automobile dealers
  6. Specialty stores
  7. Grocery stores
  8. Warehouse wholesalers
  9. Manufacturers' sales-reps
  10. Agents and brokers
  11. Insurance
  12. Advertising
  13. Hotel and motel
  14. Real estate
  15. Transportation
  16. Banking
G. What the Distributive Education student learns — TM-10
  1. The role of distribution in the economy
  2. Leadership skills
  3. Career opportunities in marketing and distribution
  4. New marketing skills and how to use them

III. Introduction to DECA — TM-11

A. Definition of DECA - a vocational youth organization designed for students enrolled in Distributive Education
B. Genenal information about DECA — TM-12
  1. DECA encourages free enterprise, economic awareness, practical experience

Resource

2. DECA encourages civic responsibility
3. DECA maintains a series of state and national competitive events
4. DECA believes in competition
5. DECA maintains a scholarship loan program
6. DECA offers state and national recognition
7. DECA pays its own way

C. History of DECA
   1. Why formed
      a) To supplement the loss of leadership development activities due to the student's leaving school at mid-day
      b) To allow the exchange of ideas with others having similar vocational interests
   2. Charter states TM-13
   3. The year of state charters TM-14
   4. First national conference TM-15
      a) Memphis, TN
      b) 1947
      c) Tennessee the birthplace of DECA

D. Membership growth TM-16
   1. 1948 - 793 members
   2. 1979 - 200,000 members

E. Divisions of DECA TM-17
   1. Professional
   2. Alumni
   3. Junior collegiate
   4. Collegiate
   5. High school

F. Symbols of DECA TM-18
   1. Colors HO-4
      a) Blue - sincerity and genuineness
      b) Gold - crowning success of those who live wisely
   2. National tagline - "Developing future leaders for marketing and distribution" TM-19
   3. Publications
      a) National - The Distributor
      b) State - The DECA Dialogue
   4. DECA Emblem - the diamond TM-20
      a) Vocational Understanding - DECA encourages an awareness of opportunities and careers in the field of marketing and distribution
      b) Social Intelligence - DECA provides a training place for poise and good manners and offers opportunities to build comfortable social relationships with adults and peers

c) Civic Consciousness - DECA builds an awareness of the responsibilities of being a good citizen and being involved in community activities
d) Leadership Development - DECA provides activities to encourage skills in leadership and followership
e) The wrapped package symbolizes a job well done
5. DECA Creed
6. Dues
a) National - $2.00
b) State - $2.00
G. Competitive Events
1. Purposes
a) Provide learning experiences which contribute to occupational competence
b) Provide co-curricular activity relating directly to classroom instruction
c) Provide recognition for student achievement
2. Types of Events
a) Chapter
(1) Creative Marketing
(2) Chapter of the Year
(3) Anti-Shoplifting
(4) Civic Consciousness
(5) Pepsi Learn and Earn
(6) Free Enterprise (Chapter & Individual)
(7) Program of Work
b) Written Events
(1) Apparel and Accessories
(2) Finance and Credit
(3) General Merchandising
(4) Food Marketing
c) Series events
(1) Apparel and Accessories
(2) Automotive and Petroleum
(3) Advertising Services
(4) Food Service
(5) Food Marketing
(6) Finance and Credit
(7) General Merchandising
(8) Levels of Competition
(a) Master - Employee
(b) Manager - Owner
3. Number of Participants

NOTE: The number of entries per chapter may vary from year to year. Check with your state specialist for an update on the number of entries that may be submitted by each chapter

Resource
TM-21
HO-5
TM-22
TM-23
TM-24

Resource

TM-25

H. Levels of DECA
- 1. National
  - a) Important names
    - (1) National president

      NOTE: Check with your state specialist for name of current national president

    - (2) National executive director--Harry Applegate
  - b) Organization
    - (1) 54 state associations
      - (a) 50 states
      - (b) Guam
      - (c) Washington, D.C.
      - (d) Virgin Islands
      - (e) Puerto Rico
    - (2) National Career Development Conference (location varies from year to year)
      - (a) Provides career development activities through competitive events and social and educational meetings
      - (b) Provides national recognition for marketing and distribution students

TM-26

  - c) National regions - DECA has 4 national regions each headed by a regional vice president
    - (1) North Atlantic
    - (2) Central
    - (3) Western
    - (4) Southern
      - (a) Southern Region DECA Conference held once a year in varying locations
      - (b) Conference provides leadership development for students from all across the southern region
- 2. State
  - a) Functions
    - (1) To assist local DECA chapters in growth and development of DECA
    - (2) To develop a respect for education in marketing and distribution which will contribute to vocational competence
    - (3) To promote understanding and appreciation for the responsibilities of citizenship in our free, competitive enterprise system

TM-27

  - b) State Officers
    - (1) President
    - (2) Regional vice presidents (5)
    - (3) Secretary
    - (4) Reporter
    - (5) Parliamentarian

	Resource
c) Organization - approximately 154 chapters in Tennessee and growing	
d) State Conference Information	
NOTE: Obtain dates and location from your state specialist	
(1) When	
(2) Where	
(3) Who may attend - state officers, candidates for state office voting delegates, regional contest winners and contestants	
e) State Leaders	TM-28
(1) State specialists	
(a) Jim Steward	
(b) Don Maloney	
(2) Regional specialist	
(a) Ed Black - West Tennessee	
(b) John Jackson - East Tennessee	
(3) Local specialists	
(a) Dwayne Tucker - Memphis	
(b) Ken Anderson - Nashville	
(c) Jerry Wilkins - Knoxville	
(d) Sam Trammell - Chattanooga	
3. State Regions	TM-29
a) Organization - 5 Regions	
b) Regional Competition	
Note: Obtain dates and location from your local specialist	
(1) When	
(2) Where	
(3) Who may attend - voting delegates and students entered in the series events	
4. Local Chapter	
a) Officers - the number of officers may vary from chapter to chapter	TM-30
b) Suggested activities	TM-31,31a
	SA-2
IV. Importance of Leadership	SA-3
A. Characteristics of	HO-6
1. Good leaders	
2. Good followers	
3. Good chapters	
	TM-32

	Resource
B. Leadership games	SA-4
1. Building the LDI house	HO-7
2. Team formation	HO-8
C. Leadership quotes	
1. A leader has two important characteristics: first, he is going somewhere; second, he is able to persuade others to go with him	TM-33
2. One test of leadership is the ability to recognize a problem before it becomes an emergency	TM-34
D. Closing	
NOTE: Fill in your chapter name on TM-35	TM-35
The chapter needs your: determination leadership initiative imagination	SA-6
V. Importance of parliamentary procedures	HO-9
A. Why have parliamentary procedures	TM-36
1. Parliamentary procedure maintains decorum	
a) All motions have rank and order of precedence	
b) Only one motion may be discussed at a time, eliminating mass confusion	
2. Parliamentary procedure establishes equal rights and privileges to all members of the organization	
3. Parliamentary procedure ascertains the rule of the majority	
4. Parliamentary procedure protects the rights of the minority	
5. Parliamentary procedure establishes a member's rights to full understanding of questions and consequences placed before the assembly	
6. Parliamentary procedure characterizes justice and courtesy to all	
B. Types of motions	TM-37
1. Main motions	
a) Motions that establish some main question or proposal for discussion or action	
(1) Introduced when no other main motion is pending	
(2) After restatement by the presiding officer, the main motion becomes open for discussion by the club	
b) All other motions (subsidiary, incidental, privileged) may be made while a main motion is under consideration	

Resource

- c) Requires a second
- d) "Specific main motions"
  - (1) To reconsider
  - (2) To rescind (cancel)
  - (3) To take from the table
  - (4) To expunge (erase)
  - (5) To adopt a resolution
  - (6) To accept a report

2. Subsidiary motions
   - a) Used for the purpose of altering, changing, modifying, delaying, considering, and disposing of main motions
   - b) Take precedence over main motions and must be acted upon before main motions can be exposed
   - c) Examples of common subsidiary motions
     - (1) Postpone indefinitely
     - (2) Amend the main motion
     - (3) Substitute motion
     - (4) Amend the amendment
     - (5) Commit or refer to a committee
     - (6) Postpone definitely
     - (7) Move the previous question
     - (8) Limit or extend debate
     - (9) Lay on the table
3. Incidental motions
   - a) Arise out of matters concerning business procedures or conduct
   - b) Must be disposed of at once
   - c) May be introduced at any time and take precedence over any pending motions
   - d) Do not relate to the main motion
   - e) Examples of incidental motions
     - (1) Point of order
     - (2) Division of the house (assembly)
     - (3) Parliamentary inquiry (information)
     - (4) Appeal the decision of the chair
     - (5) Suspend the rules
     - (6) Withdraw a motion
     - (7) Object to the consideration of a motion
     - (8) Close nominations
4. Privileged motions
   - a) Outrank all other motions because of their urgency and importance
   - b) May be introduced at any time to settle a question of immediate importance
   - c) Have no bearing on main motions
   - d) Require no debate; give freedom to the group while acting upon pending questions
   - e) Examples of privileged motions
     - (1) Fix the time or place of adjournment

Resource

    (2) Adjourn
    (3) Recess
    (4) Question of privilege
    (5) Call for the "Orders of the Day"

C. Correct procedures TM-38
  1. Member rises, gains recognition, and addresses the Chair
  2. The Chair recognizes the member
  3. The member states the motion - "Mr. or Madam Chairman, I move . . ."
  4. Another member seconds the motion - "I second the motion"
  5. The Chairman states - "It has been moved and seconded that . . . (restates the motion) Is there any discussion?" After the discussion is exhausted, the Chair asks, "Are you ready for question?"
  6. Members call for questions simply by stating "Question"
  7. The Chair, seeing no response for further discussion: We will now take a vote. (The Chair restates the motion.) "It has been moved and seconded that . . . . All those in favor of the motion say 'Aye'. . . .All those opposed, say 'No'." The Chair announces the results. "The motion carried" or "The motion failed."

D. Business meeting TM-39
  1. Agenda is a list of specific items to be completed during a stated meeting.
  2. A typical agenda or order of business
     a) Call to order
     b) Reading, correction, or approval of the minutes from the previous meetings
     c) Officer reports
     d) Standing committee reports
     e) Special committee reports
     f) Old business or unfinished business
     g) New business
     h) Announcements
     i) Adjournment
  3. Gavel is the recognized emblem of authority TM-40
     a) The presiding officer makes use of the gavel by:
        (1) Calling the meeting to order
        (2) Preserving order
        (3) Indicating the completion of a vote
        (4) Relinquishing the Chair to another officer
        (5) Indicating the adjournment

Resource

b) The number of raps may indicate the action to be taken
(1) One or more firm raps of the gavel will call the assembly to order
(2) Several raps will preserve order
(3) One firm rap will indicate completion of a motion
(4) Presiding officer will grasp the gavel by its head and extend the handle to the oncoming officer; when the presiding officer returns, the process is reversed
(5) One firm rap will indicate adjournment

4. Debate or discussion
a) The free exchange of opinions or ideas
b) Each member must obtain the floor before attempting to speak or discuss
c) Each member must adhere to the basic rules
(1) All remarks must be addressed to the presiding officer
(2) All remarks must be courteous; if not, the speaker may be called out of order and lose his/her right to the floor. Ejection from the meeting is possible
(3) All personalities must be avoided; members are never referred to by name; their motives are never attacked
(4) Speakers may speak only once on the same question, unless all other members have exhausted their speaking privileges

5. Rules of the assembly are necessary in order to preserve the rights of all HO-10
a) Address all remarks, requests, etc., to the presiding officer
b) Each member of the assembly has equal rights
c) The rights of speakers in the minority must be respected
d) When a speaker has the floor or when a program is in progress, members should avoid conversation among themselves
e) All members of the assembly must follow and obey the decisions approved by the majority
f) The assembly may consider only one topic at a time

Resource

        g) Before a member gains the floor, he/she must be recognized by the presiding officer (exception: those motions or requests that need no recognition)
        h) All debate and discussion should be directed to the entire assembly, not just to a few
        i) Members of the assembly should leave the meeting only after the presiding officer has announced adjournment
        j) Unworthy, discourteous, or damaging remarks should not be used by members during the meeting

E. Voting
    1. Quorum
        a) The required number of members that must be present in order that business may be conducted competently
        b) Usually a simple majority will establish a quorum
        c) The meeting should not begin if there is no quorum present
        d) The meeting should be adjourned any time there is no quorum present
        e) This rule protects the members from minority decisions
    2. Majority
        a) One more than half of the members voting
        b) By-laws or parliamentary laws can permit decisions made by fewer than majority or by more than a majority
    3. Plurality vote
        a) Simply more votes for an office or program than any other candidate or proposal
        b) By-laws must make provisions for plurality vote before it can be used
        c) Must be more than two candidates for the same office and more than two alternative proposals to use plurality vote.
    4. Two-thirds vote
        a) Required in cases of certain motions and amendments to the by-laws and constitution
        b) Simply two-thirds of votes cast; is computed by the presiding officer or parliamentarian

Resource

5. Tie vote
    - a) Same number of votes cast on a motion or election affirmatively or negatively
    - b) Tie vote defeats the motion because a motion needs a majority vote to pass
    - c) If the presiding officer has not voted, he/she may cast the tie-breaking vote
    - d) The presiding officer cannot vote twice unless authorized to do so by the organization's by-laws
    - e) The presiding officer may abstain, causing a tie and a defeat of the motion

VI. Job Interview--Gathering information about yourself

SA-5
SA-6
T-1
K-1
HO-2
HO-2a

A. Applying for social security number
1. Visit local social security office or obtain application from teacher-coordinator
2. Allow 2-3 weeks for return of number after application is mailed in
3. Place social security card in wallet and memorize your number
4. Write down number elsewhere and keep

Note: Teacher-coordinator should check to be sure all students have a social security number. If they do not, then forms should be obtained so they may acquire them

B. Identification of a career objective
1. A career objective states clearly and concisely exactly what type of position one is seeking and what type of future one anticipates
   Example: A responsible position which utilizes a knowledge in marketing and distribution with opportunity for future advancement
2. For younger employees (D.E. students) - do not limit your objective to one area only. You need to be available for a variety of positions and opportunities

C. Resume' (personal data sheet)
1. Personal inventory-investigation of personal characteristics, capabilities, interests, and ambitions toward possible employment

SA-7
HO-11
TM-41
SA-8

2. Personal information
    - a) Full name
    - b) Complete, permanent address
    - c) Telephone number and area code

Resource

- d) Birthdate
- e) Height and weight
- f) Condition of health
- g) Social security number
- h) Birthdate, religion, and marital status may be excluded

3. Educational background
   - a) Name and address of schools attended; begin with most recent
   - b) Dates attended
   - c) Degree earned or to be earned and dates
   - d) Courses taken that may be helpful to you on the job
4. Work experience
   - a) List most recent job first
   - b) Complete name and address of previous employers
   - c) Supervisor's name
   - d) Length of time worked
   - e) Brief description of duties performed
   - f) Reason for leaving
5. Interests and activities
   - a) Active memberships in school, community, and church organizations
   - b) Offices held
   - c) Special skills, hobbies, or leisure time activities
6. References

   Note: Before students begin preparation of a resume', the teacher-coordinator may want to ask them to turn in a list of three acceptable references (with their permission) they will use on the resume'

   - a) List at least three and secure permission to use
   - b) Good references include:
     - (1) Former employers
     - (2) Present or former teachers
     - (3) School counselor
     - (4) Community leaders or adult friends
   - c) Poor references include:
     - (1) Relatives
     - (2) School friends

SA-9

Resource

VII. Finding prospective employers

- A. School
  - 1. Vocational teachers
  - 2. Guidance office
- B. Friends and relatives may provide information about firms with job opportunities
- C. Employment agencies SA-10
  - 1. Private
    - a) Provide excellent source of job openings
    - b) Charge a placement fee-usually a percentage of your new salary
    - c) May specialize in specific job area
    - d) Are controlled by state laws
  - 2. Public
    - a) Located in major cities
    - b) Supported by state or federal government
    - c) Do not charge a placement fee
- D. Newspaper
  - 1. Business section
    - a) New businesses moving into area
    - b) Expansion of existing businesses
  - 2. Classified advertising section
    - a) Open ad - advertising in which all necessary information about the job is given; employer's name, position, qualifications, salary, etc. TM-42
      - (1) Tells applicant all that is needed
      - (2) Follow directions of ad to the letter (ex.: call for interview, send resume', etc.)
    - b) Blind ad - advertising in which the name and address of the employer is omitted and only a post office box is given TM-43
      - (1) Beware of no information
      - (2) Gather as much information as possible about job, company, etc., before any kind of commitment is made
    - c) Spot ad - advertisement placed by an employment agency TM-44
      - (1) Usually gives all necessary information about the position
      - (2) Beware - may be used to lure applicants into agency when no job is available
    - d) Situation-wanted ad - advertisement placed by an individual explaining the type of job he/she is qualified for TM-45
      - (1) Many employers do not read these ads; therefore, effort is wasted
      - (2) Conveys idea of "last chance" for a job SA-11

Resource

HO-12
TM-46

VIII. Letter of Application

A. When to use
   1. When answering an advertisement that gives the name and address of a prospective employer, but requests an application by mail
   2. When answering a blind advertisement
   3. When applying for a position with a large local concern that does not maintain an employment office
   4. When a prospective employer asks you to write a letter of application
   5. When applying for an out-of-town position

B. Factors to consider in writing a letter of application
   1. Type on one side of paper; never send handwritten letter of application
   2. Use proper business letter form

      Note: Refer to communications Unit for section on business letters. Teacher-coordinator may want to teach this section (letter writing) at this point if has not already done so

   3. Write to a specific person; avoid using Dear Sir, etc.
   4. Be brief; avoid details
   5. State specific job interest and why you are interested in the job
   6. Request an interview at the prospective employer's convenience

C. Format
   1. Heading - your address and date
   2. Inside address - name of person and address of company you are writing
   3. Salutation - remember to use a name; not Dear Sir
   4. Body
      a) First paragraph - ATTENTION
         INTEREST
         Draw a verbal picture of yourself to give the employer some idea of who you are
      b) Second paragraph - DESIRE
         Promise the employer you could be a success on the job
      c) Third paragraph - ACTION
         Prove you are what you say you are by including a personal data sheet. Push; ask for the interview

Resource

5. Signature - Sincerely, your name; leave room for your signature
6. Enclosure - Use only if you send your resume' along with your letter
7. Be sure you sign your name; check spelling and grammar — SA-12

IX. Job Application — SA-13

A. The application form - a standardized form on which the job applicant records personal information, job experience, education and references

B. Completion of application form
   1. Be prepared by taking both pen and pencil
   2. Have copies of resume' handy-contains all necessary information to complete application form
   3. Read entire form before beginning
   4. Follow directions
   5. Answer briefly
   6. Avoid cross-outs and obvious erasures; if necessary, fill out new application form
   7. If question cannot be answered, leave a horizontal line neatly in the space or write NA (not applicable)
   8. Always be truthful
   9. Reread application form and make corrections
   10. Remember to sign your name - not print it — SA-14

C. Pre-employment test — HO-13
   1. Used to determine qualifications before initial employment
   2. Widely used by large corporations

Note: Teacher-coordinator may want to secure pre-employment tests from local businesses to administer to students to give them practice in taking this type of test

X. Job interview

A. Before the interview — HO-14
   1. Dress properly
   2. Gather together all information and materials you will need at the interview - pen and pencil (take both), social security number, and personal data sheet
   3. Arrive early, at least 15 minutes before scheduled interview time
   4. Go alone - never take a friend with you to an interview. It shows a lack of self-confidence

Resource

- 5. Learn as much as you can about the company and learn the interviewer's name, if possible
- B. The interview
  - 1. Complete the application blank
  - 2. If you must wait, do so quietly and calmly
  - 3. Make a good first impression
    - a) Smile, introduce yourself confidently and distinctly, identify the job for which you are applying
    - b) Seat yourself only after you have been invited to do so
    - c) Remain calm, relaxed, and alert
    - d) Do not chew gum or smoke
  - 4. Answer all questions quickly and clearly; avoid the use of just a "yes" or "no" answer — HO-15
  - 5. Be truthful, interested, alert, and above all show enthusiasm
  - 6. Stress your strong points and be willing to admit your weak ones. State how you may overcome them
  - 7. Ask pertinent questions. Do not dwell on salary, benefits, and vacations
  - 8. Avoid talking about personal problems and do not criticize former employers
- C. Closing the interview
  - 1. When the interviewer indicates that the interview is over, express your appreciation for his/her time
  - 2. Make one last statement to emphasize your interest in the job and leave promptly — SA-15

XI. Follow-up the interview — HO-16

- A. The follow-up letter
  - 1. Thank the interviewer for his time and the interview
  - 2. Restate your interest in the company
  - 3. Briefly recall highlights of the interview
  - 4. Remind the interviewer of your qualifications
  - 5. Offer to submit additional information or come in for a second interview
  - 6. Use proper business letter form — SA-16
- B. The follow-up telephone call
  - 1. May take the place of a follow-up letter
  - 2. Remember not to call immediately after the interview; wait a reasonable length of time (4-7 days) — SA-16
- C. If you didn't get the job, re-evaluate your efforts to see where you can improve next time. Don't get discouraged — HO-17, T-2, K-2

STUDENT ACTIVITIES
FOR
ORIENTATION/JOB INTERVIEW UNIT

Assign all students to make a poster depicting any phase of Distributive Education or Marketing.	SA-1
Ask students to compile a list of themes so that one may be chosen as a chapter theme.	SA-2
Ask students to make a list of activities they would like to complete as a chapter.	SA-3
Have students play the various leadership games. (HO-7 and HO-8)	SA-4
Hold a mock club meeting with the students so that they may become familiar with parliamentary procedures.	SA-5
Have students complete the worksheets for DE and DECA (HO-3) and and parliamentary procedures (HO-9).	SA-6
Before continuing any further in discussion of this unit, each student should formulate a career objective. The objective may be stated either in short-range terms or long-range terms depending on the teacher-coordinator's needs. If students need help in identifying a career area, refer to the Career Orientation Unit.	SA-7

PERSONAL INVENTORY

Using the form provided, each student will identify his/her personal characteristics, capabilities, interests and ambitions that will be needed for possible employment. This personal inventory will be used to prepare your resume' (personal data sheet).

PERSONAL INVENTORY FORM

Please record the following data on a separate sheet.

1. Job objective (Indicate various positions for which you qualify and business, industry or profession which is of prime interest)

2. References (Indicate persons whom you have contacted and who will speak positively about you)

3. Personal statistics
   Name
   Current address
   Telephone
   Height
   Weight
   Health
   Birth date
   Marital status
   Number of children
   Social security number
   Mobility

4. Job experience (full-time, paid jobs; list latest one first)
   Job title
   Company name
   Nature of business
   Company division or department
   Company location
   Dates of employment
   Major job responsibilities
   Major accomplishments, achievements, contributions
   Number of people supervised
   Position to which reported

5. Job experience (part-time, paid jobs; list latest one first)
   Job title

Company name
Nature of business
Company divisions or department
Company location
Dates of employment
Regularity of work
Major job responsibilities
Major accomplishments, achievements, contributions
Number of people supervised
Position to which reported

6. Unpaid job experience (volunteer work, student teaching, internships, etc.)

7. School field projects

8. Education (List all degree and certificate programs, special courses, seminars, workshops taken at educational institutions or in company sponsored training programs. Begin with most recent first)
Type degree or certificate
Educational subjects or emphasis
School or firm name
Program location
Dates spent in program
Important and relevant courses or subject areas studies (add grades if high or desirable)
Rank in class or overall grade
Special projects, reports or presentations
Anything applicable from this educational experience to your current job goal

9. Organization and association affiliations (list student, job-related, professional, civic, and social/fraternal groups, committees, associations, task forces, etc., that you belonged to or worked with; include any offices held)
Name of group
Type of group
Your position or membership type
Special responsibilities and accomplishments
Special meeting held or conventions attended

10. Honors, awards, and other special recognition (list any special recognition given here)

11. Special talents and skills (list anything which is a special ability here)

PREPARE A RESUME'

Prepare a resume' using the information you collected for your personal inventory. Follow the same format used in the sample resume' on HO-11. Each resume' should be typed neatly and with no errors. If you do not type, you should print as clearly and neatly as possible.

EMPLOYMENT AGENCIES

A. Invite a representative from a private employment agency to speak to the class. Ask the representative to discuss the operation of a private agency (advertising, interviewing policies, fee charges and payment policies, etc.).

B. On a separate day, ask a representative of the public employment agency to speak to the class covering the same type of information as above.

C. If both representatives are able to speak to the class, have the students make notes on each talk and discuss in class the likenesses and differences observed.

LOCATING JOBS THROUGH THE NEWSPAPERS SA-11

Obtain a copy of your local newspaper. From the classified advertising section, identify each of the follow types of ads. Clip each from the newspaper and paste on a separate sheet of paper. Label each.

A. Open ad
B. Blind ad
C. Spot ad
D. Situation-wanted ad

LETTER OF APPLICATION SA-12

From your local newspaper, cut out of the classified advertising section a help-wanted ad for a job in marketing (preferably one for which you are qualified). Write a letter of application, using the information provided in the ad. The format should be like the letter in HO-12. The letter should be typed; if not, write neatly. Attach the help-wanted ad clipped from the newspaper.

JOB APPLICATION FORM SA-13

Ask each student to bring to class a blank job application form from a local business, previous employer, or present employer. Discuss the different types of applications, the information asked for on each, and the terminology.

Have each student fill out an application form. The teacher-coordinator may use the applications brought to class by the students or the one provided here. SA-14

SA-14

APPLICATION FOR EMPLOYMENT

Social Security______________________________Date____________19____

Print Name____
Last First Middle

Address____
No. and Street City State Zip Code

Home Phone______________________ Friend's phone__________________

_____Single____Married____Widowed____Divorced____Separated

_____Rent Home______Own Home______Live With Parents_____Live With Relatives

Position Desired______________ Second Choice________________ Accept Temporary Work?__________

What Salary Expected?______________________________________

EDUCATION

School	From - To	Courses and Degrees
Elementary		
High School		
College		

PREVIOUS EMPLOYMENT

Name of Last Employer____________________Address__________________

Date Started___________Date Finished____________Salary Per__________

What Did You Do?___________________Why Did You Leave?______________

Name of Former Employer__________________Address__________________

Date Started__________ Date Finished__________ Salary Per__________

What Did You Do?__________ Why Did You Leave?__________

Name of Another Former Employer__________ Address__________

Date Started__________ Date Finished__________ Salary Per__________

What Did You Do?__________ Why Did You Leave?__________

Are You in Good Health?__________ Ever Had a Serious Injury?__________

Ever Had a Serious Illness?__________ If Yes, Explain__________

If Yes, Explain__________ Ever Had an Operation?__________

Have You Been Under a Doctor's Care Within the Past 5 Years?__________

Have You Ever Been Convicted of a Crime?__________ If Yes, Describe in Full__________

Give the Name and Address of three persons, not relatives or former employers, who have known you for a year, and who would be impartial in their statements.

Name__________

Address__________

Name__________

Address__________

Name__________

Address__________

IN CASE OF ILLNESS, NOTIFY:

Name__________

Address__________

Relationship__________

Telephone No.__________

READ CAREFULLY: It is understood that any false statement in my application will be sufficient reason for dismissal. I hereby authorize the company to investigate all statements for employment.

____
Signature of Applicant

THE INTERVIEW

From a box prepared by the teacher-coordinator, you will draw a help-wanted ad and prepare to role-play the part of the prospective employee. Later you may be asked to play the role of the interviewer.

You will have five minutes to read the ad and prepare for the interview and ten minutes to role-play the situation.

Note to teacher-coordinator: If you have access to a video tape machine, this is a good tool to help the students evaluate their own performance.

JOB INTERVIEW

Rating Sheet

PRE-INTERVIEW: (Possible points 10)

(For receptionist's use only) The applicant's greeting, introduction, and general impression made) ____________________

APPLICATION BLANK: (Possible points 10)

(For receptionist's use only) The applicant's neatness, legibility, and completeness ____________________

PERSONAL APPEARANCE: (Possible points 20)

The applicant's neatness, grooming, and attire ____________________

ACTUAL INTERVIEW: (Possible points 50)

The applicant's greeting, introduction, bearing, courtesy, knowledge, attitude, interest, confidence, personality, initiative, sincerity ____________________

POST-INTERVIEW: (Possible points 10)

The applicant's manner and skill in terminating the interview ____________________

Total Judged Points ____________________

INTERVIEW FOLLOW-UP

Prepare a follow-up letter for the interview just completed. Follow the proper letter form (TM-46) and use the guidelines discussed in class for writing a follow-up letter.

Using the teletrainer from your local telephone office, follow up your interview with a phone call. When making the call, follow these guidelines:

1. Use the person's name
2. Vary your speaking quality and use a louder than normal conversational tone (not too loud)
3. Speak more slowly than normal
4. Ask appropriate questions
5. Use clear, short, simple, descriptive words
6. Slang expressions should not be used
7. Use expressions of courtesy. Ex. "Thank you for your time", etc.

HANDOUTS
FOR
ORIENTATION/JOB INTERVIEW UNIT

VOCABULARY

Orientation

1. Agenda - a list of specific items to be completed during a stated meeting

2. Civic consciousness - DECA encourages an awareness of the responsibilities of being a good citizen and being involved in the community activities

3. Debate or discussion - the free exchange of opinions or ideas

4. DECA - a vocational youth organization designed for students enrolled in Distributive Education

5. The DECA Dialogue - publication of the state association

6. The DECA Distributor - publication of the national association

7. Distributive Education - a program of instruction in marketing, merchandising, and management

8. Gavel - recognized emblem of authority in an organization

9. Incidental motion - motion that arises out of matters concerning business procedures or conduct

10. Leadership development - DECA provides activities to encourage skills in leadership and followership

11. Main motion - motion that establishes some main question or proposal for discussion or action

12. Majority - one more than half of the members voting

13. Management - the executive ability to control and direct business

14. Marketing - the flow of goods from the manufacturer to the consumer

15. Merchandising - buying merchandise for the right market, at the right place, at the right time, for the right price, and in the right quantity

16. Plurality vote - more votes for an office or program than any other candidate or proposal

17. Privileged motion - an urgent or important motion that outranks all other motions

18. Quorum - the required number of members that must be present in order that business may be conducted competently

19. Social Intelligence - DECA provides a training place for poise and good manners and offers opportunities to build comfortable relationships with adults and peers

20. Subsidiary motion - used for the purpose of altering, changing, modifying, delaying, considering, and disposing of main motions

21. Tie vote - same number of votes cast on a motion or election affirmatively or negatively

22. Two-thirds vote - required in cases of certain motions and amendments to the by-laws and constitution

23. Vocational Education - a program of instruction that equips youth and adults with the knowledge, skills, and attitudes necessary to enter and progress in the world of work

24. Vocation understanding - DECA encourages an awareness of opportunities and careers in the field of marketing and distribution

VOCABULARY WORDS

Orientation

1. Agenda
2. Civic consciousness
3. Debate or discussion
4. DECA
5. The DECA Dialogue
6. The DECA Distributor
7. Distributive Education
8. Gavel
9. Incidental motion
10. Leadership development
11. Main motion
12. Majority
13. Management
14. Marketing
15. Merchandising
16. Plurality vote
17. Privileged motion
18. Quorum
19. Social intelligence
20. Subsidiary motion
21. Tie vote
22. Two-thirds vote
23. Vocational Education
24. Vocational understanding

VOCABULARY

Job Interview

1. Application form - a standardized form on which the job applicant records personal information, job experience, education, and reference

2. Blind ad - advertising in which the name and address of the employer are omitted and only a post office box number is given

3. Career objective - a statement that tells clearly and concisely exactly what type of position one is seeking and what type of future one anticipates

4. Classified advertising - advertising grouped in certain sections of a newspaper by product or service, containing primarily copy

5. Employee - one employed by another, usually for wages or a salary below the executive level

6. Employer - one who employes another for compensation

7. Equal opportunity employer - employers who make special efforts to show no form of discrimination

8. Follow-up letter - a letter sent to a prospective employer after an interview, thanking that employer for the interview and expressing interest in the position

9. Interview - usually a formal consultation to discuss and evaluate the qualities of the person applying for a specific job

10. Job - a specific position held by an individual

11. Letter of application - a letter of introduction sent to a prospective employer when an interview is inconvenient

12. Open ad - advertising in which all necessary information about a job is given

13. Personal inventory - investigation of personal characteristics, capabilities, interests, and ambitions toward possible employment

14. Pre-employment test - a test used to determine the qualifications of an individual before employment

15. Private employment agency - an excellent source of job openings; usually charges a fee for placing an individual on the job

16. Public employment agency - another excellent source of jobs; operated by the state or federal government and does not charge a fee for placing an individual on the job

17. Reference - a person who will speak highly of you; has given his/her permission for his/her name to be used on a resume'

18. Resume' (Personal data sheet) - a summary of the most important facts about a person who is applying for a job

19. Situation-wanted ad - advertisement placed by an individual explaining what kind of job he/she is seeking and his/her qualifications for that job

20. Spot ad - advertisement placed by an employment agency

VOCABULARY WORDS

Job Interview

1. Application form
2. Blind ad
3. Career objective
4. Classified advertising
5. Employee
6. Employer
7. Equal opportunity employer
8. Follow-up letter
9. Interview
10. Job
11. Letter of application
12. Open ad
13. Personal inventory
14. Pre-employment agency
15. Private employment agency
16. Public employment agency
17. Reference
18. Resume' (Personal data sheet)
19. Situation-wanted ad
20. Spot ad

DE AND DECA WORKSHEET

1. What is DE?
2. What is Marketing?
3. What is Merchandising?
4. What is Management?
5. How does the DE program work?
6. Why is the DE program necessary?
7. Give 5 examples of where a DE student could work.
8. What subjects could be covered in the DE program?
9. What is DECA? Why is it an important part of the DE curriculum?
10. When and where was the 1st National Conference?
11. Name one charter state.
12. Name the 4 national regions.
13. Name the National DECA Career Development Conference location for this school year.
14. How may state associations make the national association? Name them.
15. Who is the National DECA President?
16. What are the five divisions of DECA?
17. What are the four levels of DECA?
18. What are the DECA colors, publications, and tagline?
19. Who are Harry Applegate, Jim Steward and Don Maloney?
20. Draw, label and explain the DECA Diamond.
21. List 5 chapter-level competitive events.
22. List the 7 categories of series events.
23. List the 4 areas of competitive written events.
24. Who are the state officers? List office and name.
25. Where will state conference be held?
26. To which state region do we belong?
27. Name your local chapter.
28. List the offices of your chapter and give a responsibility of each.
29. List three elements of a good chapter.
30. List five characteristics of a good leader.
31. List five characteristics of a good follower.
32. How much are state and national dues?
33. What would you like to do for your DECA chapter?

1. Colors: Blue and Gold

2. National Tagline: "Developing Future Leaders for Marketing and Distribution."

3. Publications: National - The DECA Distributor
   State - The DECA Dialogue

4. DECA Emblem: DECA Diamond (4 points)
   a. Vocational Understanding
   b. Social Intelligence
   c. Civic Consciousness
   d. Leadership Development

5. Dues: National - $2.00
   State - $2.00

THE DECA CREED

I believe in the future which I am planning for myself in the field of distribution, and in the opportunities which my vocation offers.

I believe in fulfilling the highest measure of service to my vocation, my fellow beings, my country and my God--that by so doing, I will be rewarded with personal satisfaction and material wealth.

I believe in the democratic philosophies of private enterprise and competition, and in the freedoms of this nation--that these philosophies allow for the fullest development of my individual abilities.

I believe that by doing my best to live according to these high principles, I will be of greater service both to myself and to mankind.

HO-6

WHAT MAKES A LEADER?

A Good Leader	A Poor Leader
Is fair--doesn't take sides when presiding	Takes sides before getting all the facts
Is interested and alert	Is bored and appears uninterested
Pre-plans programs so that meetings progress smoothly	Never pre-plans; hopes things will work out at last minute
Speaks with poise and confidence	Does not realize the importance of setting a good example
Recognizes individual differences	Cares nothing about individual differences, only about the business; is general
Has a sense of humor	Is all business; there is no place for humor in a meeting
Lets others share responsibilities	Does not share responsibilities; takes advantage of the position
Gives credit for work done	Takes the work of others for granted
Has faith in people and enjoys working with them	Only cares for the "honor" of the office

BUILDING THE LDI HOUSE

All teams have been asked to design and construct an "LDI House" using the materials available. All teams are competing in this project and recognition will be given at the end of the time period.

Teams should be divided into groups: (1) Designers and (2) Builders.

The "LDI house" will be evaluated on the basis of:

1. Strength. The "LDI House" must be capable of withstanding a "drop" from the table top to the floor.
2. Adherence to Building Code. All houses must be fully enclosed (floors and roofs) and have a ceiling that is no less than three inches from the floor.
3. Aesthetic Value. The attractiveness of a house must be considered in its saleability.
4. Attention to Details.
5. Building Compared to Design.
6. Uniqueness of Design.

Design Instructions:

1. Design the "LDI House" that will satisfy the criteria listed above.
2. The design, with at least two views completed, must be finished before the designers take it to the builders.
3. Designers must leave the builders' area to prepare the design.
4. Designers cannot help build the house.

Builder Instructions:

1. Build the "LDI House" out of the materials available.
2 Using the design provided, build the "LDI House."
3. The "LDI House" must satisfy the criteria listed above.
4. Builders may use only one hand.
5. Only designers can change your team's design.

Procedures:

1. Review the information provided for this project.
2. Your team should discuss the project and establish the following:
   a. What is the team's objective in this project?
   b. How does the team intend to accomplish its objectives? (The Plan)
   c. How will "Designers" and "Builders" be selected?
   d. How will the team be organized to accomplish its objectives?
   e. How will your team most effectively utilize its resources?
3. Designers will have ten minutes to design the "LDI House" and deliver at least two views of the "LDI House" to the session director.
4. Builders will have fifteen minutes to complete the "LDI House" as designated by the designers.
5. The session director will announce "Begin building," and your team must do so even if the design is not completed. Builders must stop construction when the session director announces "Stop building."
6. Building's will be given the "strength test" when delivered to the judging area. Buildings must also adhere to the building code.
7. The session director will debrief the project.

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TEAM FORMATION

Your teacher will give you a card on which the title of a song is written. Don't share the title of your song until you are told to do so. At the designated time, you should walk among all the participants singing your song. When you find another participant singing your song, link arms and continue walking around until you find all other members of your group singing the same song.

When all groups are formed, your group should find a place to sit in a circle and discuss how you felt in the beginning and during this initial project.

First, select a team leader to conduct the discussion.

Discussion questions.

1. How did you feel when you found your first team member? Have you been reluctant to participate in an organization or an activity when you didn't know anyone? Did you feel relieved when you found someone you knew or who would talk with you?

2. How did you feel when all members of your team were located? Is there security in numbers? When you are a member of a team, do you feel more confident in your activities?

3. Did you notice some persons having difficulty in finding their team? If so, how did you feel toward them? Did they seem concerned? Have you ever not been selected when teams were being formed? How did you feel?

4. Is it important for "leaders" to recognize the need for all persons to feel a part of the team? What can leaders do to help everyone feel they are important to the team effort?

5. Do you feel that members of a team will be more productive when they feel they are an active and participating member? Why is it that few organizations effectively involve all members in the program of work? How can we get everyone involved in a meaningful way?

Write a few words about what you learned from this initial exercise that will help you be a better person and a more effective leader.

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PARLIAMENTARY PROCEDURES

1. Why is it important to know the Parliamentary Procedures?
2. How should the presiding officer be addressed?
3. What is the purpose of the gavel?
4. How do you call the meeting to order?
5. How do you adjourn the meeting?
6. Explain the term "possession of the floor."
7. Explain all the necessary procedures if the president finds it necessary to leave the floor.
8. Discuss four traits of an ideal presiding officer.
9. What is the purpose of a motion?
10. What is the purpose of a second?
11. What is the purpose of the discussion?
12. What is the purpose of the voting?
13. What is the meaning of "question?"
14. Does a call for question terminate discussion? Explain.
15. How does the president call for the vote?
16. What is the PROPER way to make a motion?
17. Why should the president repeat the motion before calling for the vote?
18. What would you do if you were parliamentarian and a member made a motion while seated?
19. What would you do if you were president and you wished to bring to a vote a question under discussion?
20. Make a motion. (Write it out and carry it through all necessary procedures. This can be written in dialogue.)
21. Explain the term "division of the house."
22. What is the purpose of "rising to a point of order?"
23. What would you do if you were presiding officer and a member rose to a point of order?
24. What is the purpose of referring a motion to a committee?
25. What is the purpose of a motion to adjourn?
26. Explain the correct procedures in handling a motion.
27. Does a main motion require a second?
28. Does an amendment require a second?
29. Does a motion to adjourn require a second?
30. Does the point of order require a second?

RULES OF THE ASSEMBLY

1. Address all remarks, requests, etc., to the presiding officer.

2. Each member of the assembly has equal rights.

3. The rights of speakers in the minority must be respected.

4. When a speaker has the floor or a program is in progress, members should avoid conversation among themselves.

5. All members of the assembly must follow and obey the decisions approved by the majority.

6. The assembly may consider only one topic at a time.

7. Before a member gains the floor, he/she must be recognized by the presiding officer (exception: those motions or requests that need no recognition.)

8. All debate and discussion should be directed to the entire assembly, not just to a few.

9. Members of the assembly should leave the meeting only after the presiding officer has announced adjournment.

10. Unworthy, discourteous, or damaging remarks should not be used by members during the meeting.

RESUME'

NAME: Jane Carol Smith

ADDRESS: 4271 Bluebird Lane, Memphis, Tenn. 38114

TELEPHONE: 754-1297

OBJECTIVE: A position giving me an opportunity to gain experience in retailing and letting me express my ambition and desire to make a career in retailing

PERSONAL:

Date of Birth . . . . . April 18, 1954
Height . . . . 5 feet 4 inches
Weight . . . . 115 pounds
Health . . . . Excellent
Marital Status . . . . Single
Social Security Number 301-62-7844

EDUCATION:

Thomas High School
1455 West Street
Memphis, Tennessee 38112

Will graduate May, 1980

Courses taken: Distributive Education, Typing, General Business, Economics

EXPERIENCE: Harry's Dairy Freeze, 6122 East End, Memphis, Tennessee Date: June-August, 1979
Name of supervisor: Harry Wagner
Duties: Waiting on customers, filling orders, taking money, and operating cash register. Reason for leaving: to return to school

ACTIVITIES IN SCHOOL: Vice President of DECA, Senior year; Secretary/Treasurer of DECA, Junior year

SPECIAL INTERESTS: Sewing and tennis

REFERENCES:

Mrs. Edith Hater, teacher
Business Education Department
Thomas High School

Dr. Paul Cook
604 Main Street
Memphis, Tennessee 38112

Mr. Harry Wagner
6122 East End Street
Memphis, Tennessee 38114

HO-12

Heading

1531 Lawndale Avenue
Kearney, New Jersey
August 27, 19-

Inside Address

Mr. James Ryan
Automatic Supply Company
175 North Wells Street
Chicago, Illinois

Salutation

Dear Mr. Ryan:

Body

You are always searching for prospective employees with potentialities . . employees who have had experience in your kind of business . . who are prepared educationally . . who understand your needs . . who want to work and succeed in your kind of business.

ATTENTION
INTEREST

For these reasons, you may want to give me an interview so that I may tell you in person why I would be a success in your employment.

DESIRE

A personal data sheet is enclosed with this letter. After you have examined it, would you write me at the above address, or phone me at Michigan 4-7000?

ACTION

Thank you.

Sincerely,

George A. Bailey

Signature

George A. Bailey

Enclosure

HO-13

TAKING AN EMPLOYMENT TEST

Many times you will be required to take a test in order to obtain a job. Below, circle "T" if the statement the statement regarding taking tests is true. Circle "F" is the statement is false.

T F 1. Do not arrive too early for the test. You might get too nervous.

T F 2. Bring a pen and pencil with you to answer the questions.

T F 3. Even if you are sick, you should take the test.

T F 4. Answer all the questions.

T F 5. Spend as long as necessary on a question to work it out.

T F 6. Work as fast as you can without being careless.

T F 7. You can always answer a few extra questions after the examiner has told you to stop.

T F 8. Be sure you know what the time limit is before you start the test.

T F 9. After you begin the test, look for the easiest questions and answer those first.

T F 10. If the beginning of a test is difficult, don't bother to take the complete test.

T F 11. Be sure to return to the questions you skipped, if you have time, and try to answer them.

T F 12. Don't ask any questions about the test directions.

DO I LOOK RIGHT FOR A JOB INTERVIEW?

Use this list to check your appearance before you go to a job interview. Put a check in the blank if the statement is true. If you can check everything, you're ready to go.

Body

_____ 1. I took a bath or shower.
_____ 2. I used a deodorant.
_____ 3. My underwear is clean.

Hair

_____ 4. My hair is clean.
_____ 5. My hair is combed or brushed.
_____ 6. Men: I had a haircut recently.

Face

_____ 7. My face, neck, and ears are clean.
_____ 8. I brushed my teeth.
_____ 9. Men: I shaved.
Women: My makeup is neat and not too heavy.

Hands

_____10. My fingernails and hands are clean.
_____11. My fingernails are cut evenly.

Clothing

_____12. The style is right for the job I want. The color is not too loud.
_____13. My clothes fit well. They are not too tight or too loose.
_____14. My clothes are clean and pressed.

Footwear

_____15. My shoes are not run down. They are clean and polished.
_____16. My shoe style is right.
Men: tie shoes, not tennis shoes or boots
Women: low or medium heels
_____17. Men: I am wearing dark socks with no holes.
Women: I am wearing pantyhose with no runs.

Other

_____18. My purse or billfold looks neat when I open it.
_____19. I have a pen and pencil with me.

QUESTIONS FREQUENTLY ASKED DURING THE EMPLOYMENT INTERVIEW

As Reported by 92 Companies Surveyed by Frank S. Endicott, Director of Placement, Northwestern University.

1. What are your future vocational plans?
2. In what school activities have you participated? Why? Which did you enjoy most?
3. How do you spend your spare time? What are your hobbies?
4. In what type of position are you most interested?
5. Why do you think you might like to work for our company?
6. What jobs have you held? How were they obtained and why did you leave?
7. What courses did you like best? Least? Why?
8. Why did you choose your particular field of work?
9. How did you spend your vacations while in school?
10. What do you know about our company?
11. Do you feel that you have received a good general training?
12. What qualifications do you have that make you feel that you will be successful in your field?
13. What extracurricular offices have you held?
14. What are your ideas on salary?
15. How do you feel about your family?
16. How interested are you in sports?
17. Do you have a girlfriend or boyfriend? Is it serious?
18. How much money do you hope to earn at age 30? 35?
19. How did you rank in your graduating class in high school?
20. Do you think that your extracurricular activities were worth the time you devoted to them? Why?
21. What do you think determines a man's progress in a good company?
22. What personal characteristics are necessary for success in your chosen field?
23. Why do you think you would like this particular type of job?
24. What are your parents' occupations?
25. Tell me about your home life during the time you were growing up.
26. Are you looking for a permanent or temporary job?
27. Do you prefer working with others or by yourself?
28. Who are your best friends?

29. What kind of boss do you prefer?
30. Are you primarily interested in making money or do you feel that service to your fellow man is a satisfactory accomplishment?
31. Can you take instructions without feeling upset?
32. Tell me a story!
33. Do you live with your parents? Which of your parents has had the most profound influence on you?
34. How did previous employers treat you?
35. What have you learned from some of the jobs you have held?
36. Can you get recommendations from previous employers?
37. What interests you about our product or service?
38. Do you feel you have done the best scholastic work of which you are capable?
39. What do you know about opportunities in the field in which you are training?
40. How long do you expect to work?
41. Have you ever had difficulty getting along with fellow students and faculty?
42. What is the source of your spending money?
43. Have you saved any money?
44. Do you have any debts?
45. Do you attend church?
46. Do you like regular hours?
47. Do you like routine work?
48. What is your major weakness?
49. Define cooperation.
50. Will you fight to get ahead?
51. Do you demand attention?
52. Are you eager to please?
53. What do you do to keep in good physical condition?
54. How do you usually spend Sunday?
55. Have you had any serious illness or injury?
56. Are you willing to go where the company sends you?
57. What job in our company would you choose if you were entirely free to do so?
58. Is it an effort for you to be tolerant of persons with a background and interests different from your own?
59. What types of books have you read?
60. Have you plans to attend college?
61. What types of people seem to "rub you the wrong way?"
62. Do you enjoy sports as a participant? As an observer?
63. What jobs have you enjoyed the most? The least? Why?
64. What are your own special abilities?
65. What job in our company do you want to work towards?

66. Would you prefer a large or a small company? Why?
67. What is your idea of how industry operates today?
68. Do you like to travel?
69. How about overtime work?
70. What kind of work interests you?
71. What are the disadvantages of your chosen field?
72. Do you think that grades should be considered by employers? Why or why not?
73. What have you done which shows initiative and willingness to work?

HO-16

FOLLOW-UP LETTER

820 State Street
Memphis, TN 38117
February 1, 1980

Mr. Bill Jones
Personnel Manager
XYZ Department Store
480 Main Street
Memphis, TN 38117

Dear Mr. Jones:

Thank you for interviewing me in your store on January 29, 1980. I now have a much clearer idea of what a salesperson's responsibilities are and am convinced that I would enjoy the work very much. I hope to have the opportunity to prove my worth.

I am available for work any time and am looking forward to hearing from you. My telephone number is 683-0783. Again, thank you for your time.

Sincerely yours,
Jane Smith
Jane Smith

Negative Factors Evaluated During the Employment Interview which Frequently Lead To Rejection of The Applicant.*

*153 companies surveyed by Frank S. Endicott, Director of Placement, Northwestern University.

1. Poor personal appearance.
2. Overbearing-overaggressive-conceited-superiority complex - know-it-all.
3. Inability to express himself clearly - poor voice, diction, grammar.
4. Lack of planning for career - no purpose and goals.
5. Lack of interest and enthusiasm - passive, indifferent.
6. Lack of confidence and poise - nervousness, ill-at-ease
7. Failure to participate in activities.
8. Overemphasis on money - interest only in best dollar offer.
9. Poor scholastic record - just got by.
10. Unwilling to start at the bottom - expects too much too soon.
11. Makes excuses - evasiveness - hedges on unfavorable frctors in record.
12. Lack of tact.
13. Lack of courtesy - ill-mannered.
14. Condemnation of past employers.
15. Lack of social understanding.
16. Marked dislike for school work.
17. Lack of maturity.
18. Lack of vitality.
19. Fails to look interviewer in the eye.
20. Limp, fishy handshake.
21. Indecision.
22. Loafs during vacations - lakeside pleasures.
23. Unhappy married life.
24. Friction with parents.
25. Sloppy application blank.
26. Merely shopping around.
27. Wants job only for short time.
28. Little sense of humor.
29. Lack of knowledge of field of specialization.
30. Parents make decisions for him/her.
31. No interest in company or in industry.
32. Emphasis on whom he/she knows.
33. Unwillingness to go where we send him/her.
34. Cynical.
35. Low moral standards.
36. Lazy.

37. Intolerant - strong prejudices.
38. Narrow interest.
39. Spends much time in movies.
40. Poor handling of personal finances.
41. No interest in community activities.
42. Inability to take criticism.
43. Lack of appreciation of the value of experience.

TRANSPARENCY MASTERS
FOR
ORIENTATION/JOB INTERVIEW UNIT

D.E.
TM-1

INTRODUCING...

VOCATIONAL EDUCATION

D.F.
TM-2

VOCATIONAL AREAS
And
YOUTH ORGANIZATIONS

1. Agriculture - FFA

2. Distributive Education - DECA

3. Health Occupations - HOSA

4. Home Economics - FHA or HERO

5. Trade and Industry - VICA

6. Vocational Office Education - OEA

D.E.
TM-3

INTRODUCING...

MARKETING And DISTRIBUTIVE EDUCATION

WHAT is Distributive Education ?

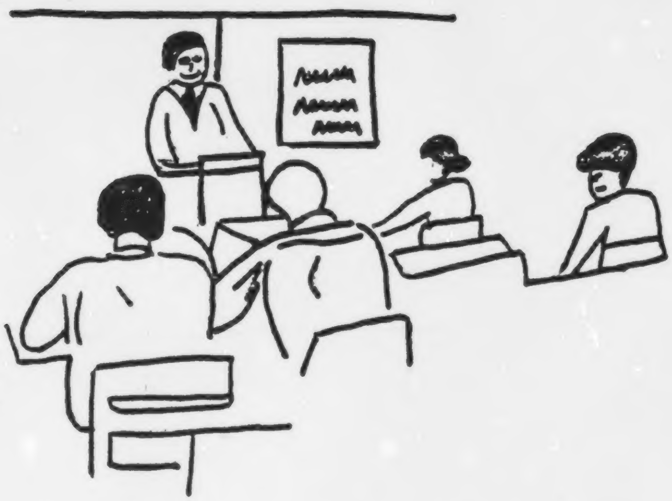
D E

IS A PROGRAM OF INSTRUCTION IN MERCHANDISING, MARKETING, AND MANAGEMENT.

OBJECTIVES OF DISTRIBUTIVE EDUCATION

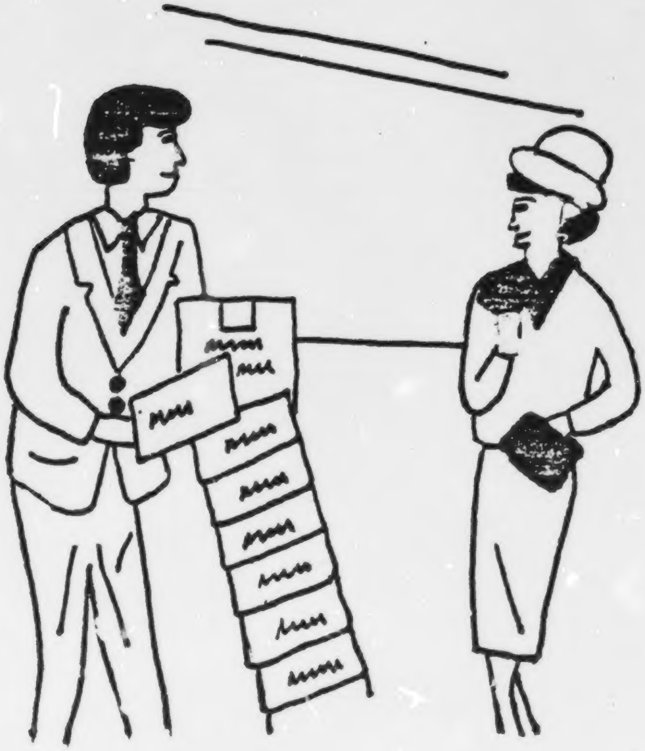
1. To prepare students for gainful employment and advancement in a distributive education occupation.
2. To prepare young people for entry into the labor force.
3. To instruct workers in ways to satisfy the needs of the consumer.
4. To develop an understanding of the social and economic responsibilities of those employed in a free competetive society.

IN THE CLASSROOM



During school hours students enroll in a DE class in which they receive group instruction in general marketing and distribution. Individual instruction is given in specific areas such as: apparel and accessories, food services, food marketing, and finance and credit.

ON THE JOB



Qualified high school students work part time in an approved distributive occupation at entry level wages.

SUBJECTS COVERED IN DE

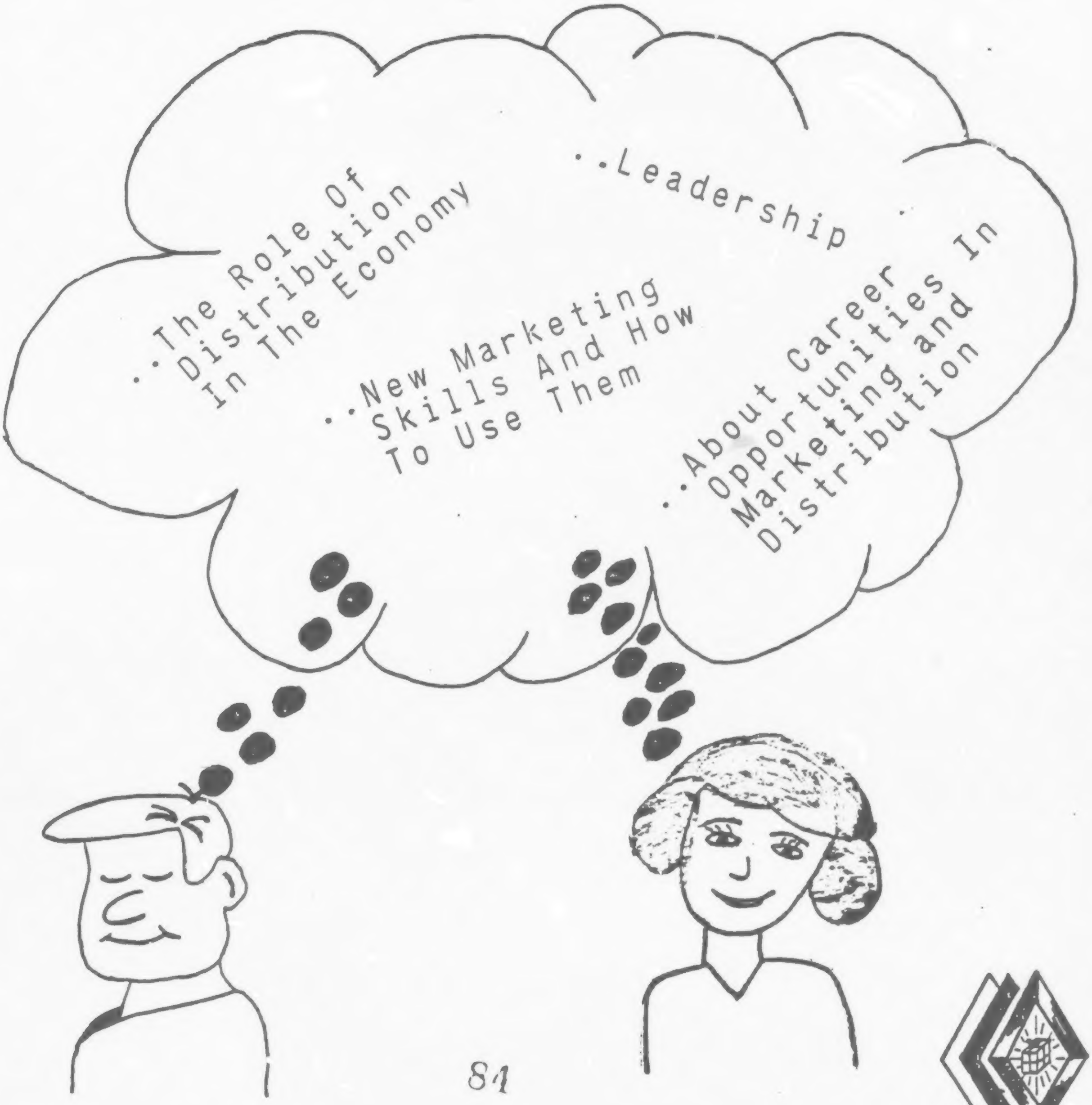
1. Orientation/Job Interview
2. Selling
3. Sales Promotion
4. Human Relations
5. Communications
6. Mathematics
7. Economics
8. Cashier/Checker
9. Credit
10. Career Orientation
11. Individual Instruction In Specific Interest Areas

TYPES OF BUSINESSES WHERE DISTRIBUTIVE JOBS CAN BE FOUND

Department stores
General merchandise stores
Restaurants
Service stations
Automobile dealers
Specialty stores
Grocery stores
Wharehouse wholesalers
Manufacturers' sales reps
Agents and brokers
Insurance
Advertising
Hotel and motel
Real estate
Transportation
Banking

D.E.
TM-10

WHAT THE DE STUDENT LEARNS


..The Role Of Distribution In The Economy
..Leadership
..New Marketing Skills And How To Use Them
..About Career Opportunities In Marketing and Distribution

DECA

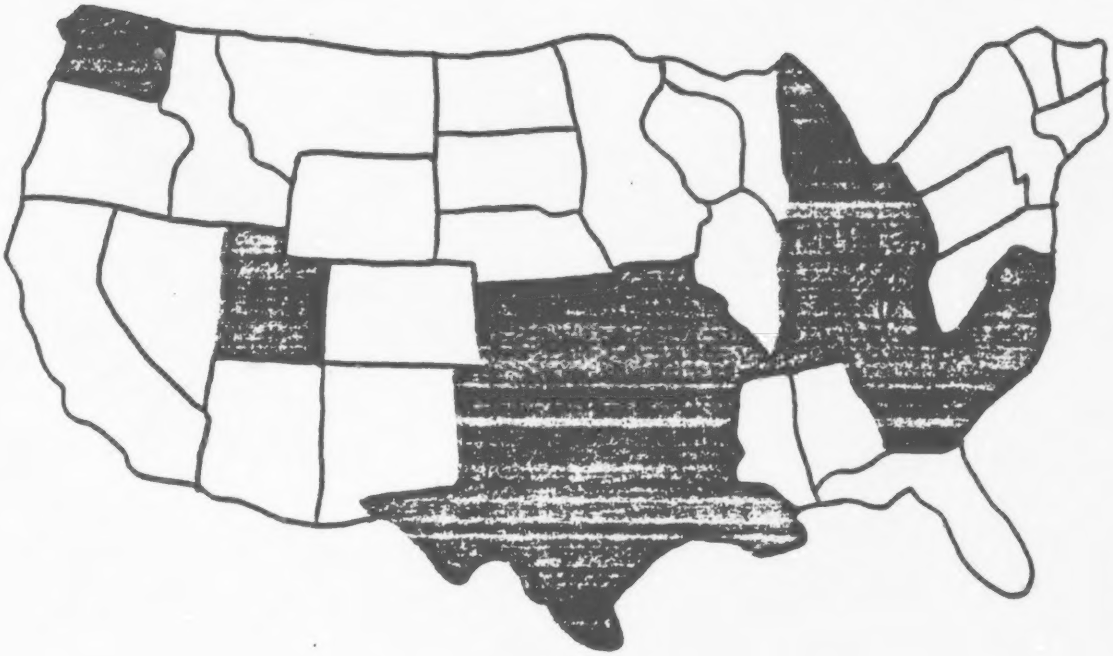
Distributive Education

Clubs of America

DECA GENERAL INFORMATION

- DECA encourages free enterprise, economic awareness, practical experience
- DECA encourages civic responsibility
- DECA maintains a series of state and national competitive events
- DECA believes in competition
- DECA maintains a scholarship loan program
- DECA offers state and national recognition
- DECA pays its own way

CHARTER STATES

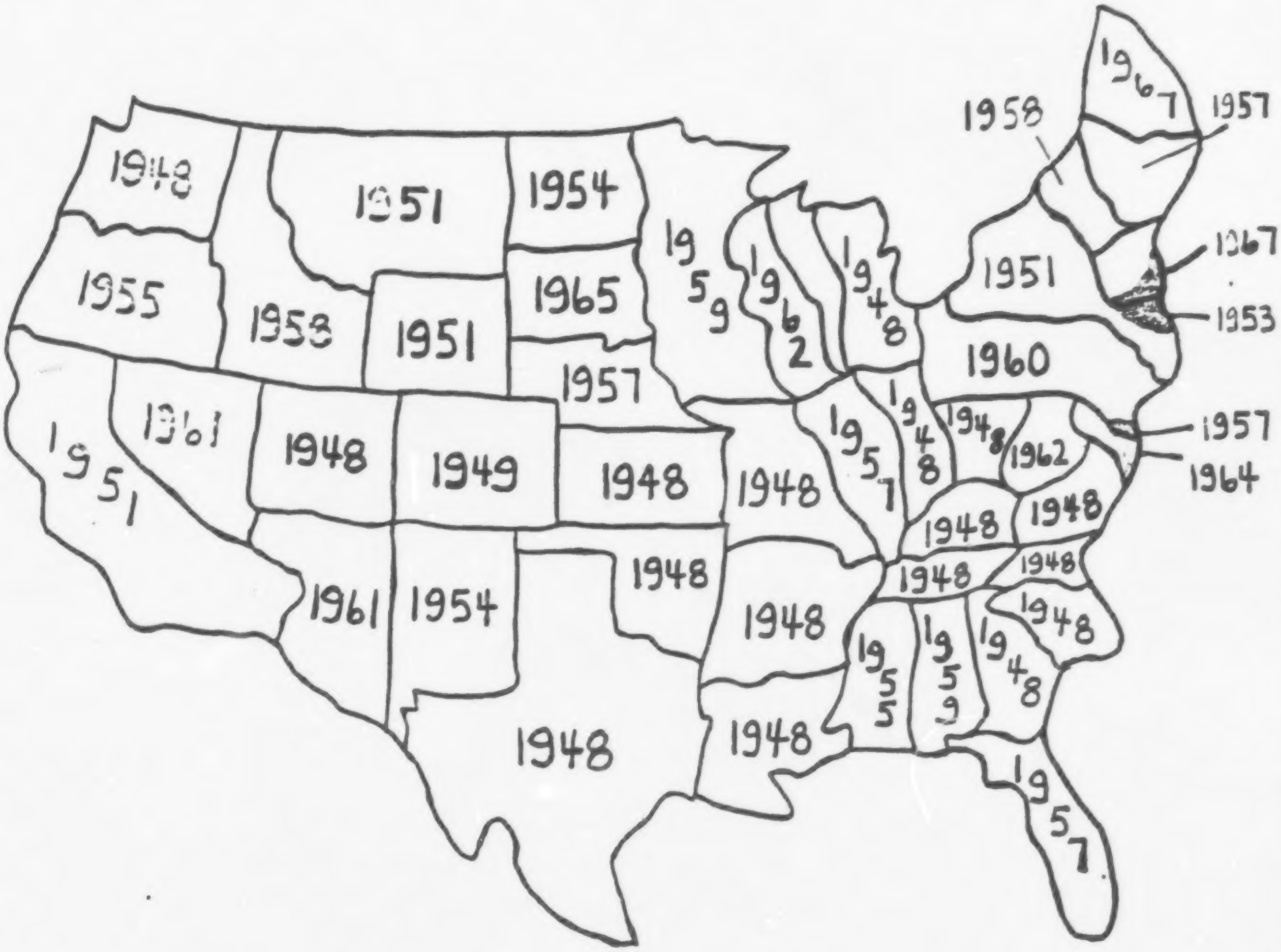


Arkansas
Georgia
Indiana
Kansas
Kentucky
Washington
Oklahoma
South Carolina
Tennessee

Texas
Utah
Virginia
Louisiana
Michigan
Missouri
North Carolina
Ohio

DECA was officially chartered under the laws of the Commonwealth of Virginia in 1950.

THE YEAR OF STATE CHARTERS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Alaska - 1969

Virgin Islands - 1974

District of Columbia - 1965

Hawaii - 1961

Guam - 1976

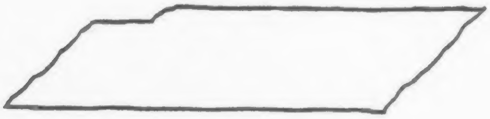
Puerto Rico -

D.E.
TM-15

1st National Conference

WHEN: 1947

WHERE: Memphis, TN



"Tennessee the birthplace
of DECA"

D.E.
TM-16

Membership Growth

1948	793
1950	5,217
1952	9,200
1954	11,196
1956	12,431
1958	15,235
1960	19,122
1961	22,183
1962	24,939
1963	29,885
1964	36,889
1965	47,359
1966	59,260
1967	72,426
1968	83,783
1969	97,960
1970	108,226
1971	124,326
1972	129,192
1974	154,000
1979	200,000
1980	???,???

DIVISIONS OF DECA

HIGH SCHOOL

JUNIOR COLLEGIATE

COLLEGIATE

ALUMNI

PROFESSIONAL

DECA

COLORS: Blue & Gold

PUBLICATIONS:

National-- DECA Distributor
State-- DECA Dialogue

NATIONAL HEADQUARTERS:

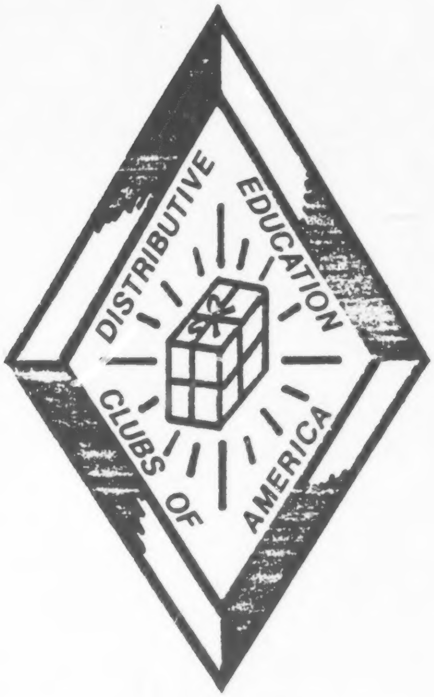
Reston, VA

NATIONAL TAGLINE

Developing Future Leaders
for Marketing
and Distribution

DECA ... ITS EMBLEM

VOCATIONAL
UNDERSTANDING


DISTRIBUTIVE
EDUCATION
CLUBS
OF
AMERICA

LEADERSHIP
DEVELOPMENT

SOCIAL
INTELLIGENCE

CIVIC
CONSCIOUSNESS

WRAPPED PACKAGE · SYMBOLIZES JOB WELL DONE · ACHIEVED BY COOPERATION OF SCHOOL ADMINISTRATORS, TEACHERS, PARENTS, AND BUSINESSMEN WORKING TOGETHER.

D.E.
TM-21

THE DECA CREED

I believe in the future which I am planning for myself in the field of distribution, and in the opportunities which my vocation offers.

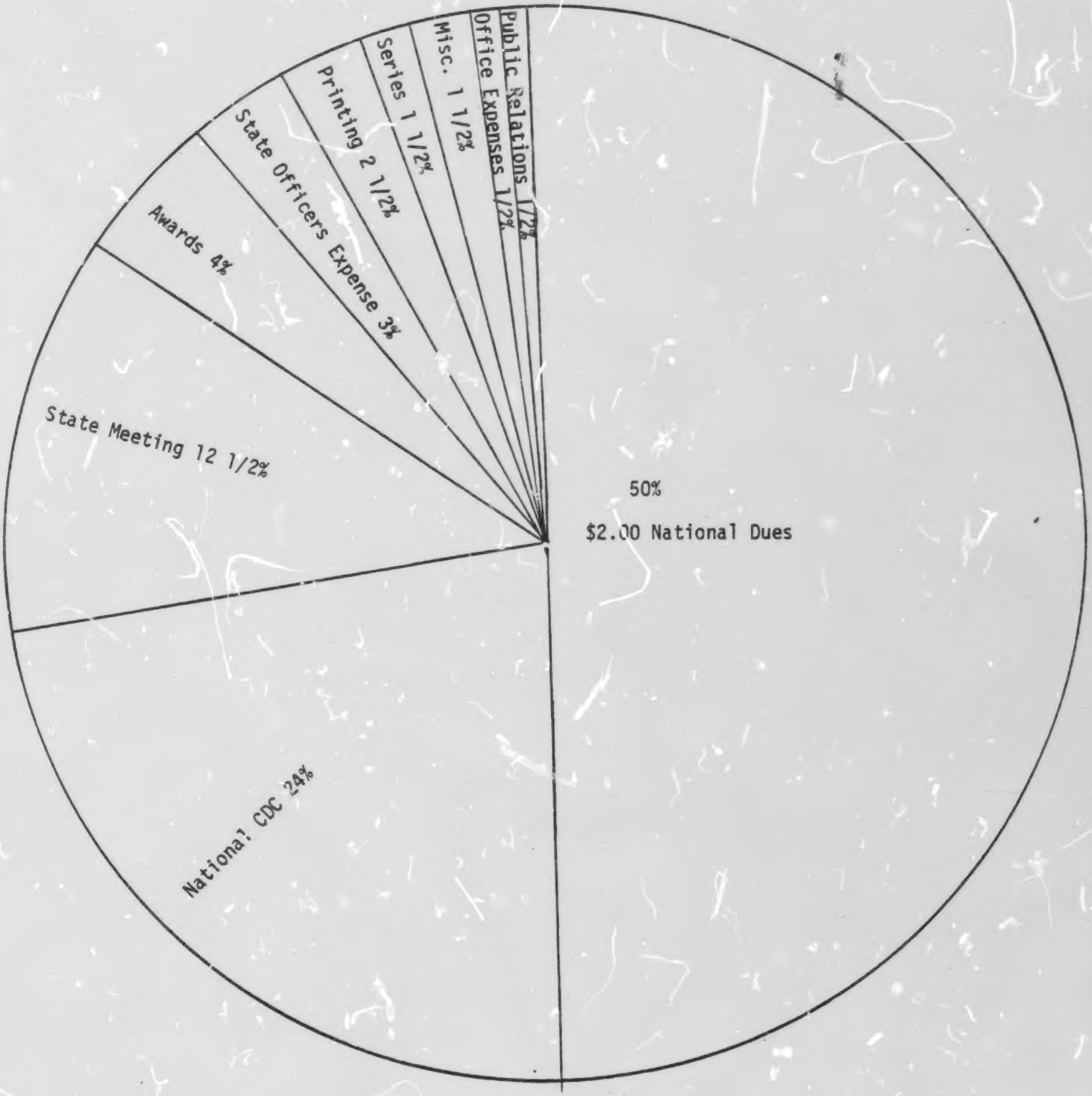
I believe in fulfilling the highest measure of service to vocation, my fellow beings, my country and my God--that by so doing, I will be rewarded with personal satisfaction and material wealth.

I believe in the democratic philosophies of private enterprise and competition, and in the freedoms of this nation--that these philosophies allow for the fullest development of my individual abilities.

I believe that by doing my best to live accordin to these high principles, I will be of greater service both to myself and to mankind.

State Dues Allocation

D.E.
TM-22



National dues: $2.00
State dues: $2.00

THE PURPOSES OF COMPETITIVE EVENTS

* PROVIDES LEARNING EXPERIENCES WHICH CONTRIBUTE TO OCCUPATIONAL COMPETENCE

* PROVIDES CO-CURRICULAR ACTIVITY RELATING DIRECTLY TO CLASSROOM INSTRUCTION

* PROVIDES RECOGNITION FOR STUDENT ACHIEVEMENT

COMPETITIVE EVENTS

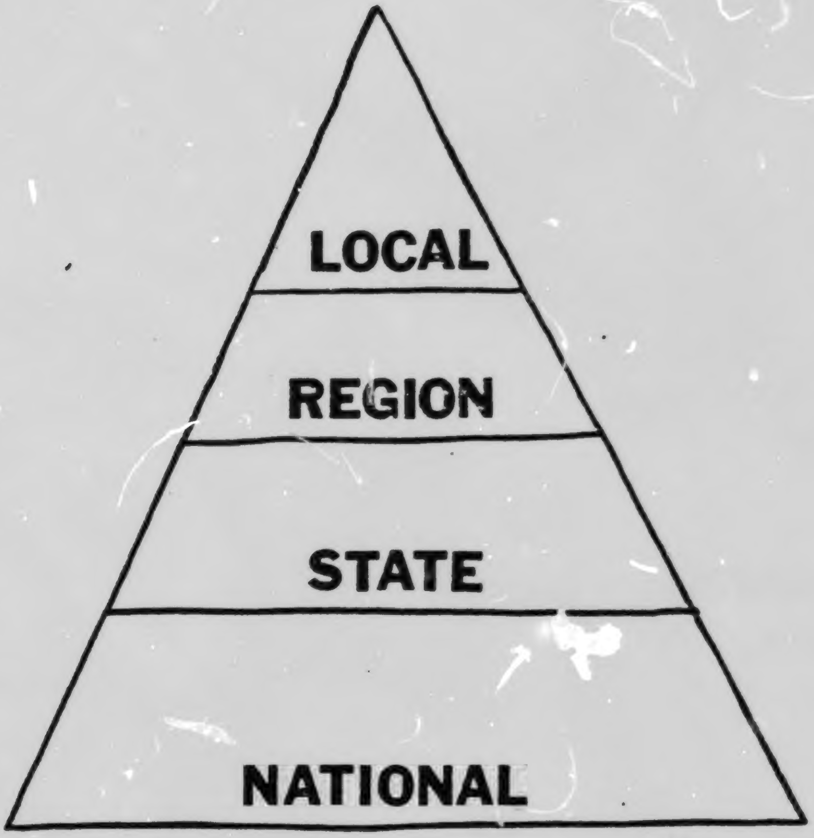
I. Chapter
  - A. Creative Marketing
  - B. Chapter of the Year
  - C. Anti-Shoplifting
  - D. Civic Consciousness-7-Up-MDA
  - E. Pepsi Learn & Earn
  - F. Free Enterprise-Phillips Petroleum
    - 1. Chapter
    - 2. Individual
  - G. Program of Work

II. Written Events
  - A. Apparel & Accessories
  - B. Finance & Credit
  - C. Gen. Merchandising
  - D. Food Marketing

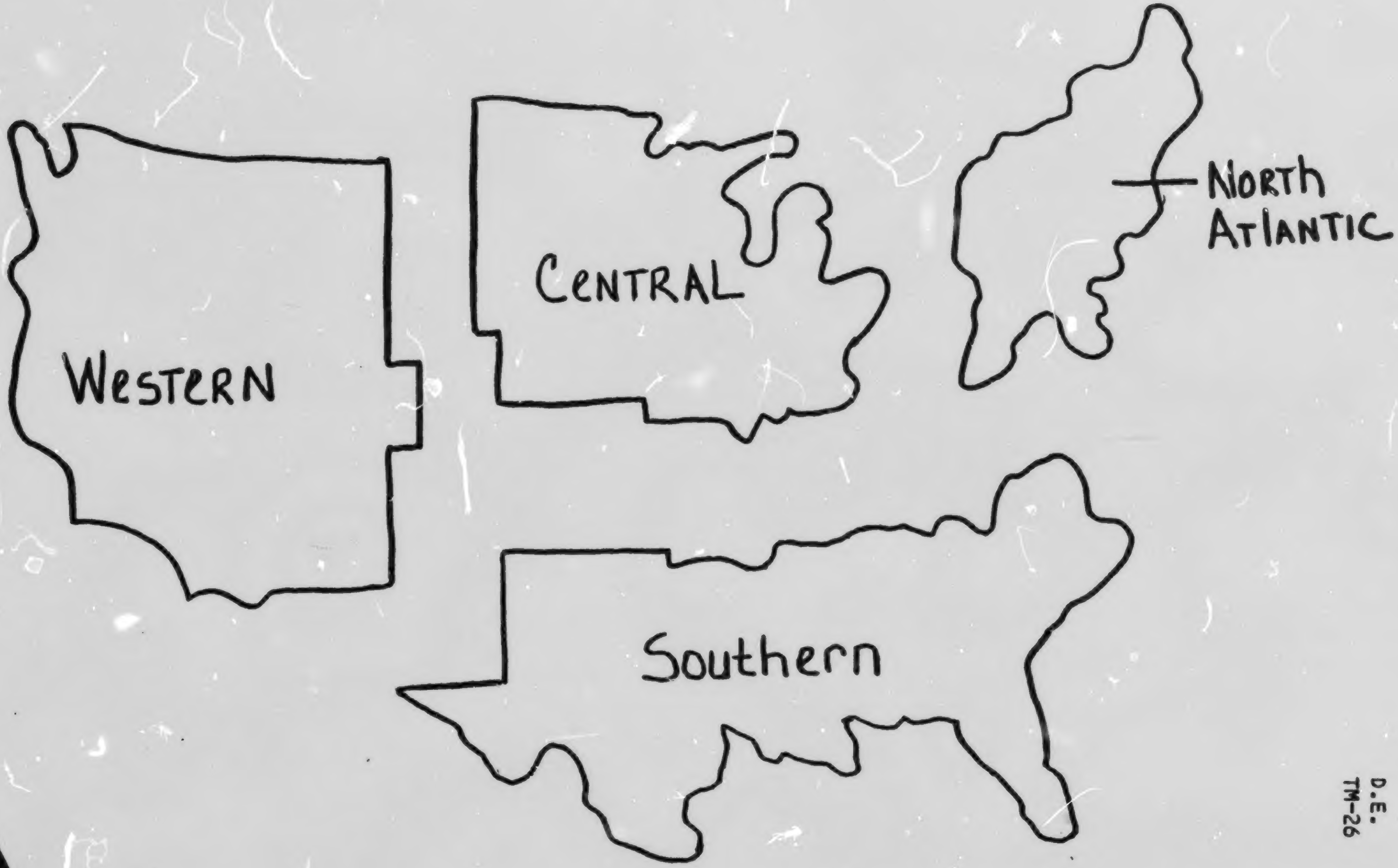
III. Series Events-Master Employee and/or Manager Owner
  - A. Apparel & Accessories
  - B. Automotive & Petroleum
  - C. Advertising Services
  - D. Food Service
  - E. Food Marketing
  - F. Finance & Credit
  - G. General Merchandising

D.E.
TM-25

LEVELS OF DECA


LOCAL
REGION
STATE
NATIONAL

NATIONAL DECA REGIONS


Western
Central
North Atlantic
Southern

D.E.
TM-26

STATE OFFICERS

*President

*Vice-Presidents

Region 1
Region 2
Region 3
Region 4
Region 5

*Secretary

*Reporter

*Parliamentarian

RECOGNIZE

THAT

NAME !

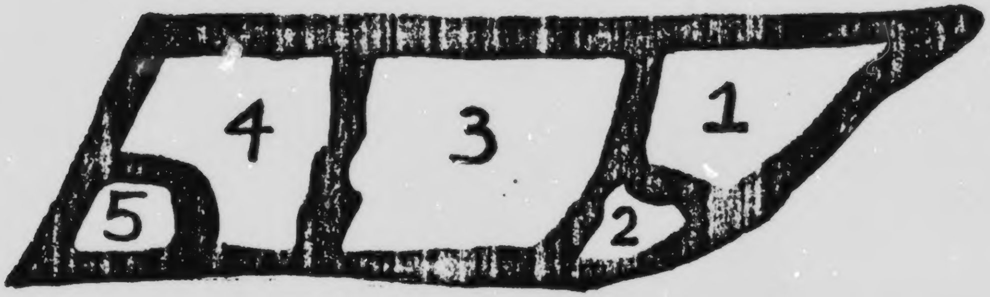
STATE LEADERS

I. State Specialists
  a. Jim Steward
  b. Don Maloney

II. Regional Specialists
  a. Ed Black - West TN
  b. John Jackson - East TN

III. Local Specialists
  a. Dwayne Tucker - Memphis
  b. Ken Anderson - Nashville
  c. Jerry Wilkins - Knoxville
  d. Sam Trammell - Chattanooga

D.E.
TM-28



REGIONAL DECA CONFERENCES

REGION	**DATE	LOCATION
1		Knoxville
2		Chattanooga
3		Murfreesboro
4		Jackson
5		Memphis

D.E.
TM-29

**Dates will vary from year to year.

D.E.
TM-30

LOCAL CHAPTER OFFICERS

PRESIDENT

VICE-PRESIDENT

SECRETARY

TREASURER

REPORTER

PARLIAMENTARIAN

SUGGESTIONS FOR DECA CHAPTER ACTIVITIES

Employer-Employee Banquet/Breakfast
State Career Development Conference
Articles For The DECA Distributor
National Career Development Conference
"Careers In Marketing" Observances
Reception For Prospective DE Students
Follow-up Survey Of Former DE Students
Films
TV Programs
Fair Exhibit
Radio Program
Guest Speakers
Sponsor "Clean-up" Project
"Get-Out-The-Vote" Project
Initiation Of New Members
Installation Of Officers
Needy Family Project

SUGGESTIONS FOR DECA CHAPTER ACTIVITIES

Assembly Program
Alumni Activities
Civic Appearances
Chapter Newsletter
Faculty Recognition
Election Of Officers
Professional Meetings
Local Publicity Releases
"Good Citizenship" Project
Creative Marketing Project

College Orientation
National DECA Week
Panel Discussions
Social Activities
Competetive Events
Regular Meetings
Parents Night
Fashion Show
Sales Projects
Field Trips

WHAT MAKES A GOOD CHAPTER ?

INTERESTED MEMBERS

CAPABLE OFFICERS AND LEADERS

RESPONSIBILITY SHARED BY ALL MEMBERS

CHALLENGING PROGRAM OF WORK

PROPER EQUIPMENT AND RECORDS

A KNOWLEDGE OF DECA ON THE PART OF EVERY MEMBER

D.E.
TM-32

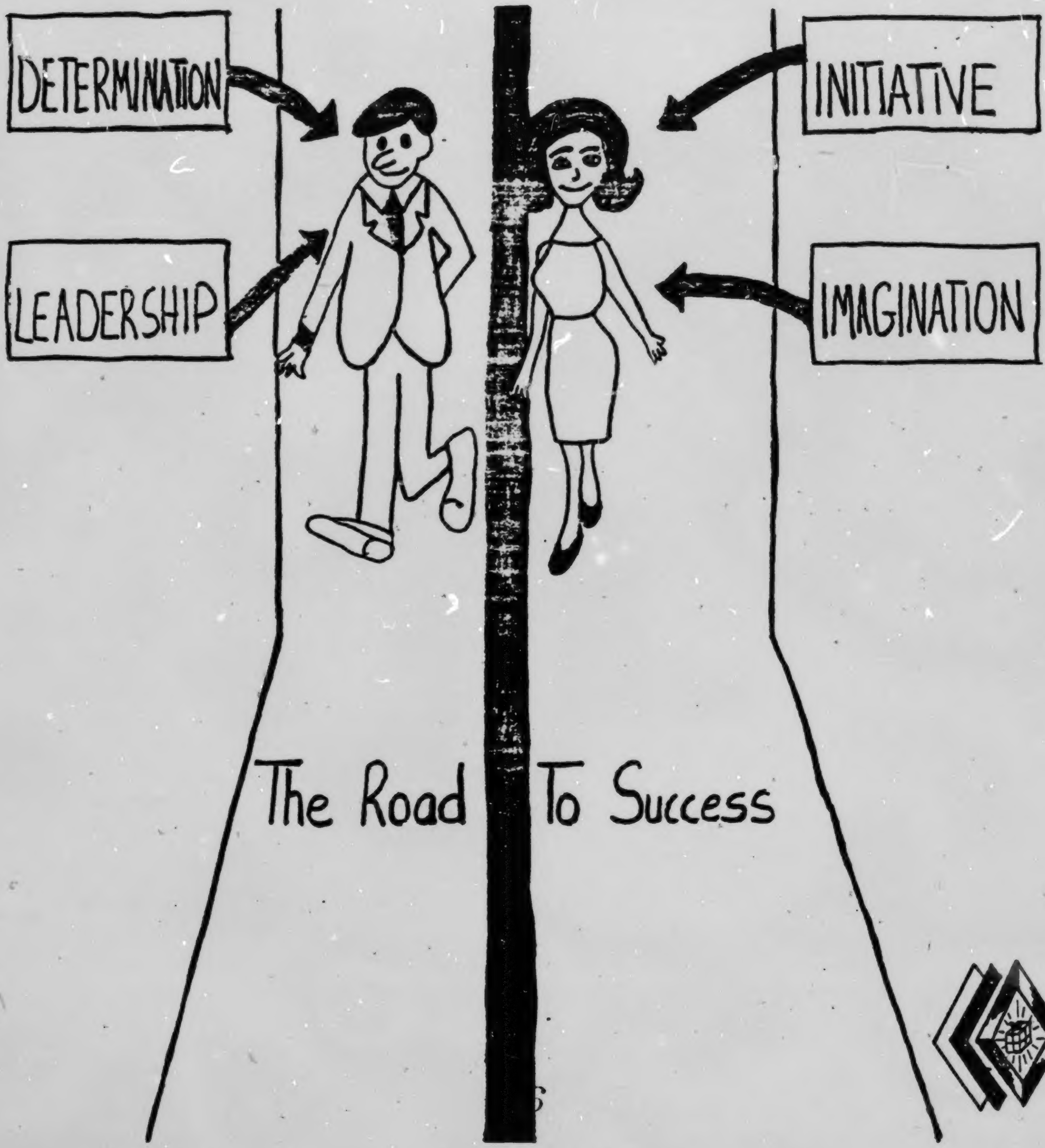
A LEADER HAS TWO IMPORTANT CHARACTERISTICS: FIRST, HE IS GOING SOMEWHERE; SECOND, HE IS ABLE TO PERSUADE OTHERS TO GO WITH HIM.

D.E.
TM-34

ONE TEST OF LEADERSHIP IS THE ABILITY TO RECOGNIZE A PROBLEM BEFORE IT BECOMES AN EMERGENCY !

D.E.
TM-35

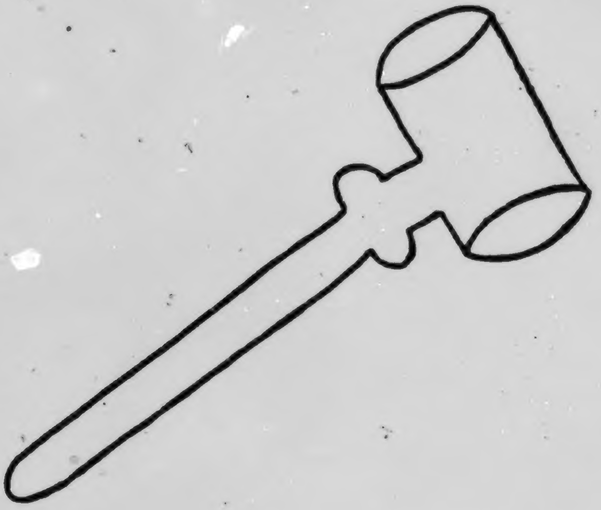
______ DECA NEEDS YOUR . . .


DETERMINATION
LEADERSHIP
INITIATIVE
IMAGINATION
The Road To Success

D.E.
TM-36

PARLIAMENTARY PROCEDURES

1. Maintains Decorum
2. Establishes Equal Rights & Privileges
3. Ascertains the Rule of the Majority
4. Protects the Rights of the Minority
5. Establishes the Rights of Full Meanings and Implications
6. Characterizes Justice & Courtesy to All



TYPES OF MOTION

1. Main motions
2. Subsidiary motions
3. Incidental motions
4. Privileged motions

D.E.
TM-38

MAIN MOTION

Member: The member rises, awaits recognition, and then addresses the Chair as "Mr. Chairman," or "Madame Chairman."

Chair: "The Chair recognizes Sam (if name is known.)

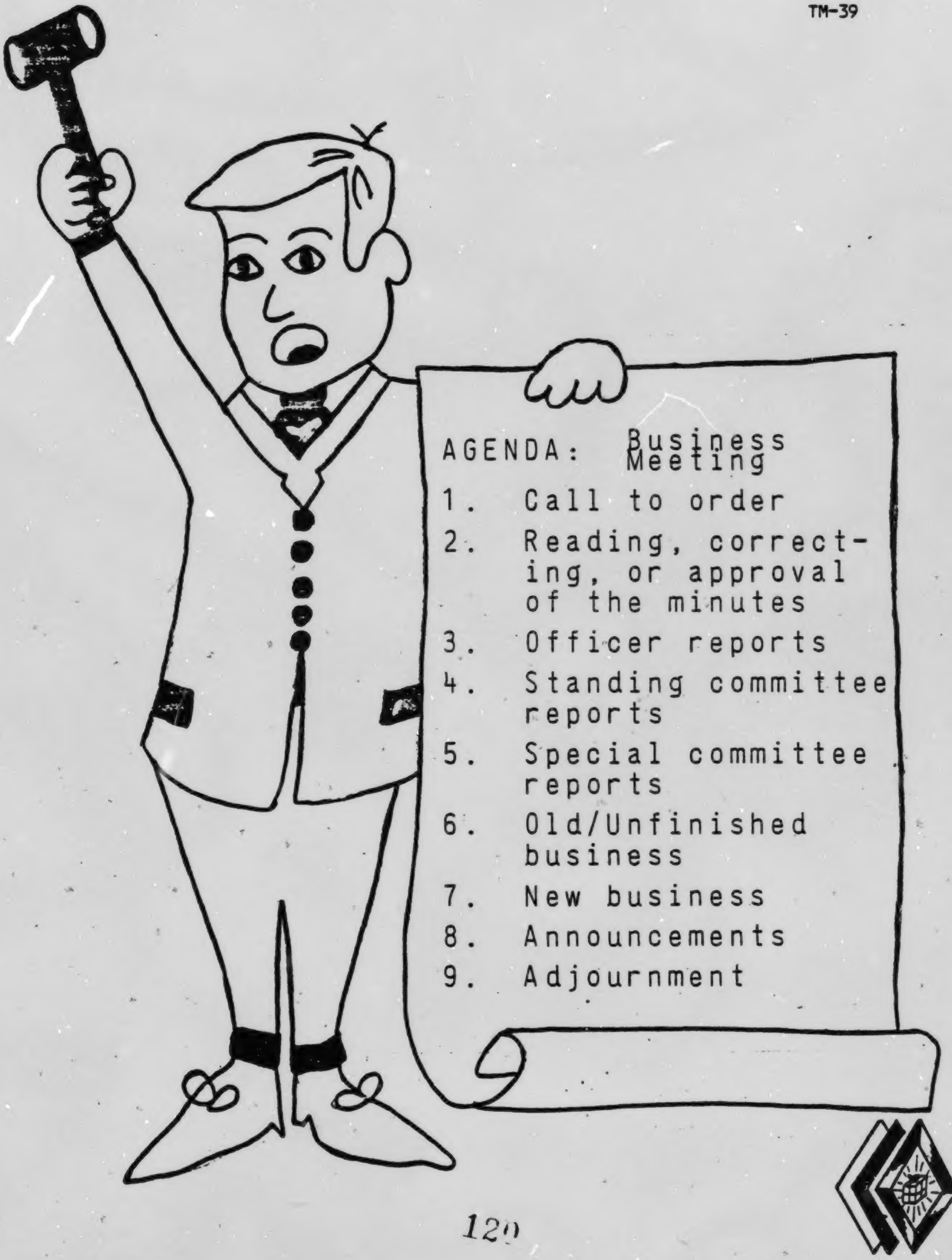
Member: "Mr. or Madame Chairman, I move that the local DECA Chapter give a Christmas party for the Senior citizens home on Dec. 20."

Member 2: "I second the motion."

Chair: "It has been moved and seconded that...(restates the motion or resolution.) "Is there any discussion?" After discussion seems exhausted, the Chair asks, "Are you ready for the question?"

Members: "Question, Question."

Chair: See no hands for additional discussion, "We will now take a vote on the motion (repeats the motion...) "It has been moved and seconded." "All those in favor of the motion s say 'Aye'. All those opposed say 'No'." The Chair announces the results. "The motion carried", or "The motion failed."



AGENDA: Business Meeting

1. Call to order
2. Reading, correcting, or approval of the minutes
3. Officer reports
4. Standing committee reports
5. Special committee reports
6. Old/Unfinished business
7. New business
8. Announcements
9. Adjournment

GAVEL USES

1. Calling the meeting to order
2. Preserving order
3. Indicating the completion of a vote
4. Relinquishing the Chair to another officer
5. Indicating the adjournment

Resumé

Name: Jane Carol Smith

Address: 4271 Bluebird Lane, Memphis, Tennessee 38114

Telephone: 754-1297

Objective: A position giving me an opportunity to gain experience in retailing and letting me express my ambition and desire to make a career in retailing

Personal:

Date of Birth . . . . April 18, 1963
Height . . . . 5 feet 4 inches
Weight . . . . 115 pounds
Health . . . . Excellent
Marital Status . . . . Single
Social Security Number . . . 301-62-7844

Education:

Thomas High School
1455 West Street
Memphis, Tennessee 38112

Will graduate May, 1980

Courses taken: Distributive Education, Typing, General Business, Economics

Experience: Harry's Dairy Freeze, 6122 East End, Memphis, Tennessee Date: June—August, 1979
Name of Supervisor: Harry Wagner
Duties: waiting on customers, filling orders, taking money, and operating cash register.
Reason for leaving: to return to school

Activities in school: Vice President of DECA, Senior year; Secretary/Treasurer of DECA, Junior year

Special interests: Sewing and tennis

References:

Mr. Edith Hater, teacher
Business Education Department
Thomas High School

Dr. Paul Cook
604 Main Street
Memphis, Tennessee 38112

Mr. Harry Wagner
6122 East End Street
Memphis, Tennessee 38114

OPEN AD

PASTE UP ARTIST, Needed for busy printing co., Exp. in drafting forms, etc. Exc. Co. benefits & good starting salary. See Ed Brooks, 809 West St.

D.E.
TM-43

BLIND AD

Inventory Control Clerk

Inventory control background helpful. Interest in working with figures essential. East Memphis location, send resume to P.O. box 4005, Memphis, Tn. 38117.

D.E.
TM-44

SPOT AD

SALES: Consumer products exp. $18M + car + fee pd.
MADISON PERSONNEL
761-2660

D.E.
TM-45

SITUATION-WANTED AD

SALES, mature male, age 40, married, 10 years experience, desires full time sales position in N.W. Tenn. 901-643-6368.

D.E.
TM-46

HEADING:

1531 Lawndale Avenue
Kearney, New Jersey 07044
August 27, 19--

INSIDE ADDRESS:

Mr. James Ryan
Automatic Supply Company
175 North Wells Street
Chicago, Illinois 60610

SIGNATURE:

Dear Mr. Ryan:

ATTENTION
INTEREST

You are always searching for prospective employees with potentialities . . . employees who have had experience in your kind of business . . . who are prepared educationally . . . who understand your needs . . . who want to work and succeed in your kind of business.

BODY:

DESIRE

For these reasons you may want to give me an interview so that I may tell you in person why I would be a success in your employment.

ACTION

A personal data sheet is enclosed with this letter. After you have examined it, would you write me at the above address, or phone me at 454-7000?

Thank you.

Sincerely,

SALUTATION:

George A. Bailey

Enclosure

TESTS AND KEYS
FOR
ORIENTATION/JOB INTERVIEW UNIT

MARKETING AND DISTRIBUTIVE EDUCATION

Multiple Choice

1. Which is not a vocational youth organization? (a) FHA (b) DECA (c) VICA (d) FTA (e) FFA

2. The flow of goods from the manufacturer to the consumer is (a) merchandising (b) marketing (c) management

3. The executive ability to control and direct business is (a) merchandising (b) marketing (c) management

4. Subject not covered in the DE curriculum is: (a) typing (b) selling (c) sales promotion (d) communications

5. The first national conference was held in (a) Nashville (b) Chicago (c) St. Louis (d) Miami (e) Memphis

6. One of the following is not a division of DECA: (a) professional (b) alumni (c) high school (d) parental

7. The DECA colors are (a) blue and green (b) green and yellow (c) beige and blue (d) blue and gold

8. The DECA Distributor is the (a) state newsletter (b) the regional publication (c) the national publication

9. Which is not one of the four points of the DECA Diamond? (a) vocational understanding (b) social intelligence (c) career appreciation (d) leadership development (e) civic consciousness

10. Which is not a written event? (a) apparel and accessories (b) automotive and petroleum (c) food marketing (d) general merchandising

11. Pepsi Learn & Earn is a: (a) series event (b) individual written event (c) chapter event

12. The National Executive Director of DECA is: (a) Harry Applegate (b) Ralph Garganus (c) Jim Steward (d) Don Maloney

13. The number of state associations which make up the national organization is: (a) 50 (b) 52 (c) 49 (d) 56 (e) 54

14. Tennessee belongs to the (a) North Atlantic Region (b) Western Region (c) Southern Region (d) Central Region

15. Which is not a type of motion? (a) privileged (b) main (c) incidental (d) adjournment (e) subsidiary

16. The presiding officer uses the gavel to: (a) call the meeting to order (b) preserve order (c) indicate the order of adjournment (d) all of the above

True & False

____ 1. One out of two employed Americans works in distributive occupations.

____ 2. DECA encourages free enterprise, economic awareness, and practical experience.

____ 3. Tennessee was not a charter state of the national association.

____ 4. The first national conference was held in 1950.

____ 5. The national tagline is "Developing Future Leaders for Marketing and Distribution."

____ 6. The state Newsletter is called the DECA Discussion.

____ 7. Two dollars is the cost of national dues.

____ 8. Competitive events provide recognition for student achievement.

____ 9. The creative marketing project is a series event.

____10. Anti-shoplifting project is a chapter event.

____11. There are 4 national Vice Presidents.

____12. Within the state of Tennessee, there are 5 regions.

____13. Parliamentary procedures protect the rights of the minority.

____14. An incidental motion is one that establishes some main question or proposal before the organization for discussion or action.

____15. An agenda is a list of specific items to be completed during a stated meeting.

____16. A main motion requires a second.

____17. A second to a motion shows that there is additional support to the motion.

____18. The chair should always announce the results of the vote.

Discussion:

1. List 3 elements of a good chapter
   (1)
   (2)
   (3)

2. List 3 characteristics of a good leader
   (1)
   (2)
   (3)

3. What is Distributive Education and how does the program work?

4. Why is a Distributive Education program necessary?

5. Explain how Distributive Education is related to Vocational Education.

T-1
K

Multiple choice:

1. D
2. B
3. C
4. A
5. E
6. D
7. D
8. C
9. C
10. B
11. C
12. A
13. E
14. C
15. D
16. D

True & False

1. True
2. True
3. False
4. False
5. True
6. False
7. True
8. True
9. False
10. True
11. True
13. True
13. True
14. False
15. True
16. True
17. True
18. True

Discussion:

1. See Transparency Master #32
2. See HO-6
3. Answer should include: a program of marketing, merchandising and management. The program is three-fold: in class, on the job, and youth organization.
4. Answers will vary, but should include: One out of every two employed Americans works in distributive occupations. Also, more specialized training is needed because of new business methods, advanced technology and increasing competition.
5. Answers will vary, but should include: Vocational Education encompasses a variety of programs to prepare students for the world of work. Distributive Education specifically prepares students for careers in marketing and distribution.

JOB INTERVIEW
TEST

1. Define the following terms:
   a. Open ad

   b. Blind ad

   c. Situation-wanted ad

   d. Spot ad

   e. Resume'

   f. Reference

   g. Job

   h. Equal opportunity employment

   i. Letter of application

2. List four sources for finding a job.
   a.

   b.

   c.

   d.

3. List five rules to follow when completing an application form.
   a.

   b.

   c.

   d.

   e.

4. Name five tasks that should be completed in preparation for an interview.
   a.

   b.

   c.

   d.

5. Place an "X" in front of the following examples of ways to make a good first impression at the job interview.
____a. Introduce oneself in a confident manner
____b. Be on time
____c. When entering the interviewer's office, sit down immediately
____d. If smoking, offer a cigarette to the interviewer
____e. Be ready to take an employment test
____f. Never admit to any weaknesses
____g. Avoid talking about personal problems
____h. Do not dwell on questions about salary and benefits
____i. Be careful of one's appearance
____j. Go alone for the interview

6. When should you send a follow-up letter?
When should you make a follow-up telephone call?

7. What is your career objective?

8. What is the importance of formulating a career objective?

JOB INTERVIEW

1.
   a. Advertising in which all necessary information is given about a job
   b. Advertising in which the name and address of the employer are omitted and only a post office box number is given
   c. Advertisement placed by an individual explaining what kind of job he/she is seeking and his/her qualifications for that job
   d. Advertisement placed by an employment agency
   e. A summary of the most important facts about a person who is applying for a job
   f. A person who will speak highly of you and has given their permission for his/her name to be used on a resume'
   g. A specific position held by a person
   h. Employers who make special efforts to show no form of discrimination
   i. A letter of introduction sent to a prospective employer when an interview is inconvenient

2.
   a School
   b. Friends and relatives
   c. Employment agency
   d. Newspaper

3. Answers will vary: (Five of the following)
   a Take both pen and pencil
   b. Take copies of resume'
   c. Read form before beginning
   d. Follow directions
   e. Answer briefly
   f. Avoid cross-outs and erasures
   g. Use horizontal line or NA if question cannot be answered
   h. Re-read application and make corrections
   i. Remember to sign your name

4.
   a. Dress properly
   b. Gather together all the information and materials you will need such as pen, social security card, and personal data sheet
   c. Learn as much as you can about the company; learn the interviewer's name.
   d. Arrive early
   e. Go alone

5.

a. X
b. X
c.
d.
e. X
f.
g. X
h. X
i. X
j. X

6. Immediately after the interview
Four - seven days after the interview

7. Answers will vary:
Each student's career objective should be the same as stated on his/her resume'.

8. A career objective identifies a position or career that one is seeking and helps one set a goal for the future.

AUDIOVISUAL AIDS FOR ORIENTATION/JOB INTERVIEW UNIT

F-1 All About DECA
Three volume, 35mm series which includes:
1. "Introducing DECA"
2. "What Makes DECA Tick"
3. "Social Activities"
Three volumes--$155.00
Two volumes--$110.00
One Volume--$60.00
DECA Related Materials
1908 Association Drive
Reston, VA 22091

F-2 Everyone Is a Winner
Check with your local Phillips Petroleum representative or write
Ralph Garganus
Phillips Petroleum
Bartlettsville, OK

F-3 If the Shoe Fits
Local South Central Bell Representative

F-4 Applying for a Job
Encyclopedia Britannica Educational Corporation
425 North Michigan Avenue
Chicago, ILL 60611

F-5 Your Job: Applying for It
Coronet Films
Coronet Building, 63 East South Water Street
Chicago, ILL 60601

FS-1 Basic Parliamentary Procedures
Booklet/Filmstrips
Educational Filmstrips
Sam Houston State College
Huntsville, TX

FS-2 Parliamentary Procedures in Action
Filmstrip (EF310) - $32.00
Educational Filmstrips
Charles W. Clark Co.
564 Smith Street
Farmingdale, NY 11735

FS-3 Finding Your Job: Job Shopping
Eyegate House
Jamaica, NY 11435

FS-4 Preparing for an Interview
Local J.C. Penney Store

FS-5 Finding Your Job: The Job Interview
Eyegate House
Jamaica, NY 11435

AV-1 "1979 DECA Fever"
Slide/Tape presentation
Slide/Cassette--$16.50
Without cassette--$12.50
DECA Related Materials
1908 Association Drive
Reston, VA 22091

AV-2 "Parliamentary Procedures"
Cassettes @$12.00
J.S. Latta's Inc.
1502 Fourth Avenue
Huntington, West VA 25715

AV-3 "Getting a Better Job"
Eyegate House
Jamaica, NY 11435

AV-4 "Your Job Interview and Beyond"
Avon Products, Inc.
9 West 57th Street
New York, NY 10019

AV-5 Spirit Masters: (50 Spirit Masters) Approximately $15.00
Excellent Source
Fred Pyrczak
J. Weston Walch, Publisher
Portland, Maine 04104

REFERENCES FOR JOB INTERVIEW SECTION

1. *How to Find and Apply for a Job*: Kushner and Keily. South-Western Publishing Co., 1975.
2. Leadership Development Institute, Inc., P.O. Box 307, 1424 Liberty Ave., Stillwater, CK 74074.
3. *Marketing and Distribution*: Mason Gregg-McGraw Hill Book Co., 1974.
4. *Me and Jobs*: Hooker and Felming. Education Design, Inc., NY, 1974.
5. *National DECA Handbook*, 1975.
6. *Parliamentary Procedures*: Knox. D.E. Materials Lab, Ohio State University.
7. *Retailing Principles and Practices*: Rinhert. McGraw-Hill Book Co., 1974.
8. *Tennessee DECA Handbook*, 1979-80.
9. *Transparency Masters*: Vocational Media Center, Clemson University and Office of Vocational Education, State Department of Education, Columbia, SC.
10. *The World of Work*: Kaschnick and Ludwig. New Readers Press, Division of Lauback Literacy, 1975.
11. *Your Attitude is Showing*: Instructional Materials, University of Texas, 1972.

COMMUNICATIONS UNIT

DO NOT FILM

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OUTLINE FOR COMMUNICATIONS UNIT

I. Spoken communications

  A. Importance of spoken communications
    1. Harvard Business Review survey results
    2. Time spent in business communications
  B. Questions marketing and distributive education students should consider:
    1. What is communication?
    2. Why is communication so important?
    3. How does communication affect students as they prepare for careers in marketing and distribution?
  C. Presentation of a communication model
    1. Sender
    2. Receiver
    3. Channel
    4. Message
    5. Barriers
    6. Feedback
  D. Word interpretation considerations
    1. Accuracy
    2. Appropriateness
    3. Clarity
    4. Economy
  E. Grammar and pronunciation
    1. Review grammar rules when preparing for communications situations
      a) Word usage
      b) Pronunciation
      c) Structure
    2. Practice
  F. Adequate speaking voice
    1. Speaking rate
    2. Pitch
    3. Force
    4. Quality
  G. Appropriate terms for the situation
    1. Characteristics of the audience
      a) Audience size
      b) Age and sex of audience
      c) Audience's educational experience
      d) Occupation(s) of audience members
  H. Organization
    1. Attention step
    2. Need step
    3. Satisfaction step
    4. Visualization step
    5. Action step
  I. Application (student presentations)

II. Listening

- A. Introduction
- B. Comprehension test to precede unit instruction
- C. Importance of good listening skills
  - 1. Time spent in some form of communications activity
  - 2. Time spent in a listening situation
  - 3. Listening efficiency
  - 4. Costs of failing to listen
- D. Two major levels of listening
  - 1. Passive listening
  - 2. Active listening
- E. Barriers causing misunderstanding
  - 1. Internal barriers
    - a) Poor attitude
    - b) Lack of attention
    - c) Judgement
    - d) Semantics
    - e) Inference
    - f) Excessive talking
  - 2. External barriers
    - a) Speaker's appearance
    - b) Speaker's voice and mannerisims
    - c) Receiver's previous experience
    - d) Speaker's attitude
    - e) Language used by speaker
- F. Steps to improve listening
  - 1. Work to remove barriers
  - 2. Develop listening techniques

III. Nonverbal communication

- A. Significance of nonverbal communication
  - 1. Two major aspects of communication
    - a) What is heard
    - b) What is seen
  - 2. Social meaning conveyed by:
    - a) Verbal message
    - b) Nonverbal message
- B. Channels of nonverbal communication
  - 1. Physical activity
    - a) Body movements
    - b) Facial expression
    - c) Touching
    - d) Eye contact
  - 2. Space and distance
  - 3. Time
    - a) Punctuality
    - b) Pauses in speaking
    - c) Rate of activity
  - 4. Nonverbal voice cues

- C. Two major kinds of movements
    - 1. Whole body movements
    - 2. Gestures
        - a) Reasons for using gestures
        - b) Suggestions for using gestures
- D. Eye contact as a form of nonverbal communication
- E. Importance of mental attitude in nonverbal communication

IV. Written communications

- A. Forms and reports
    - 1. Inter-office memos
    - 2. Phone messages
    - 3. Other written communications
- B. Business letters
    - 1. Characteristics of a good business letter
    - 2. How to create a good impression with a letter
    - 3. Commonly used letter styles
    - 4. Punctuation styles for business letters
    - 5. Parts of a business letter
- C. Envelopes
    - 1. Addressing
        - a) Personal
        - b) Business
    - 2. Folding letters
        - a) Personal
        - b) Business

V. Telephone communications

- A. Effective and correct use of the telephone
- B. Tone of voice
- C. Personal interest and attention to the conversation
- D. Phone courtesy
- E. Business calls answering procedure
    - 1. Holding incoming calls
    - 2. Transferring calls
    - 3. Use of house lines, intercom lines
- F. Phone messages

VI. Telephone directory

- A. Call guide
- B. Alphabetical listing of phone subscribers
- C. Civic section
- D. Yellow pages

VII. Practical application of telephone usage

- A. Telephone selling skills
- B. Reasons for using telephone selling

- C. Problems involved with telephone selling
- D. Receiving phone communications
- E. Giving phone communications

VIII. Staff communications

- A. Introduction
  - 1. Misunderstandings cause business problems
  - 2. Lost customers
  - 3. Job termination
- B. Communication as a two-way process
  - 1. Patterns of downward communication
  - 2. Upward communication
    - a) Purpose of upward communication
    - b) Problems in upward communication
    - c) Improving upward communication
- C. Listening and following directions
  - 1. Use listening skills to better understand instructions from supervisors
  - 2. Plan to implement instructions
- D. Use of communications to suggest changes to management
  - 1. Informal suggestion systems
  - 2. Formal suggestion systems
- E. Effective department/store meetings
  - 1. Purposes of meetings
  - 2. Keys to successful meetings
- F. Confidential communications

OBJECTIVES FOR COMMUNICATIONS UNIT

I. Spoken communications

Upon completion of this section, the student should be able to:

A. Recognize the importance of spoken communication to workers in the areas of marketing and distribution
B. Understand the importance of communications in preparing for a career in marketing and distribution
C. Identify the six elements of the communication model when given a drawing of the model
D. Demonstrate her or his understanding of the motivated sequence method of organization by preparing and presenting a two-minute talk from a list of topic choices

II. Listening

Upon completion of this section, the student should be able to:

A. Realize the limits of her or his listening abilities after completing a comprehension test
B. Recognize the importance of good listening skills to the worker in marketing and distribution
C. Define and give examples of internal and external barriers following discussion of the barriers to good listening skills
D. Summarize the steps to improve listening skills.

III. Nonverbal communication

Upon completion of this section, the student should be able to:

A. Participate in the discussion of the effects of nonverbal communication as applied to marketing and distribution
B. List and discuss the channels of nonverbal communication
C. Discuss the major elements of movement as a form of nonverbal communication
D. Recognize the importance of eye contact in the communication process
E. Understand the importance of mental attitude in nonverbal communication

IV. Written communications

Upon completion of this section, the student should be able to:

A. Identify and use correctly terms associated with written communications
B. Understand the purposes for and procedures to follow in regard to written communications

C. Know and apply the characteristics of good business letters
D. Know several ways to create a good impression with business letters
E. Use letter parts correctly
F. Choose and use an acceptable letter style and punctuation style
G. Address envelopes correctly
H. Fold and insert letters into envelopes properly

VII. Telephone communications

Upon completion of this section, the student should be able to:

A. Use the telephone effectively and correctly
B. Understand proper procedure for placing calls on hold as well as transferring calls
C. Understand the purpose for and how to use house lines
D. Understand the various sections of the telephone directory and how to use each section correctly
E. Become aware of the importance of telephone selling
F. Understand the difficulties involved in telephone sales and ways to overcome such difficulties
G. Understand that giving proper telephone communications is as vital as receiving the communication

VIII. Staff communications

Upon completion of this section, the student should be able to:

A. Understand the importance of effective communications to the successful retail business
B. Recognize the major concepts of upward and downward communication
C. List the steps used to effectively listen and follow instructions
D. Understand the use of suggestions to improve business operation
E. Understand the requirement for keeping certain communications confidential

COMPETENCIES FOR COMMUNICATIONS UNIT

I. Spoken communications

096 Knowledge of how to address other people in a business-like manner whether they are customers, fellow employees, supervisors or management (Comm.: LAP 16)

101 Knowledge of the situations in which to use a technical language or commonly understood language (Comm.: LAP 2)

111 Understanding that since interpretations placed on the spoken word vary with different people, one must be careful to speak so that correct interpretation can be made by individual listeners (Comm.: LAP 1)

120 Skill in using the terminology of distribution and developing a vocabulary descriptive of the product or services being sold (Comm.: LAP 2)

122 Skill in the effective use of speech and vocabulary (Comm.: LAP 3)

123 Skill in selecting and using words suitable to the nature of the article of merchandise or service being sold (Comm.: LAP 13)

127 Skill in communicating effectively with customers, co-workers, and supervisors (Comm.: LAP 16)

132 Skill in developing descriptive phrases and sentences to be used in selling the merchandise in the department or store (Comm.: LAP 11)

137 Skill in the ability to talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech (Comm.: LAP 3)

143 Skill in translating technical words concerning an item of merchandise into the customer's language (Comm.: LAP 12)

144 Attitude that the ability to communicate skillfully in good English is essential to a person's advancement (Comm.: LAP 39)

145 Attitude that poor or awkward grammar lowers store personnel, store image and merchandise value in the estimation of the customer (Comm.: LAP 3)

147 Attitude that in distributive occupations the "spoken word" is an important tool of the trade (Comm.: LAP 2)

150 An awareness that the voice can be used to express conviction and convey confidence (Comm.: LAP 5)

151 That the tone of voice can express sincere welcome and eagerness to be of service (Comm.: LAP 5)

152 An appreciation of the value of correct enuciation and pronunciation in speaking (Comm.: LAP 3)

154 Belief that the voice is an important medium through which selling is accomplished (Comm.: LAP 6)

164 Awareness that certain thoughtlessly used terms or words can be misintrepreted by the listener (Comm.: LAP 2)

II. Non-verbal communications

166 A realization that gestures help convey feelings in spoken communications (Comm.: LAP 5)

III. Staff communications

093 Knowledge of how to suggest changes to management (Comm.: LAP 43)
102 Knowledge of when to keep communications confidential: How to suggest change to management (Comm.: LAP 43)
119 Skill in listening to and following directions (Comm.: LAP 24)
146 Attitude that an inter-store new medium is an excellent way to keep employees informed of changing policies, individual and employee activities, and coming events (Comm.: LAP 52)
160 Belief that communications must be a two-way process between management and employee (Comm.: LAP 42)
168 Belief that communications between the various departments and divisions within a store will result in a more efficient operation with mutual benefits to all (Comm.: LAP 41)

IV. Written communications

094 How to use written communications in forms and reports (Comm.: LAP 27)
095 Knowledge of correct forms used in business letter writing (Comm.: LAP 28)
133 Skill in writing informative and effective business letters (Comm.: LAP 28)

V. Telephone communications

114 Skill in using the telephone correctly and most effectively (Comm.: LAP 8)

VI. Telephone directory

No currently developed competencies

VII. Practical application of telephone usage

099 Knowledge of the differences that exist in communications used in selling over the telephone and over the counter (Comm.: LAP 8)
115 Skill in receiving or giving telephone orders, complaints and messages (Comm.: LAP 24)
156 Awareness of the importance of adequate merchandise knowledge in telephone selling (Comm.: LAP 9)

NUMERICAL LISTING OF COMPETENCIES FOR COMMUNICATIONS UNIT

093
094
095
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EQUIPMENT/SUPPLIES FOR COMMUNICATIONS UNIT

Equipment:

Overhead projector

Chalkboard

Cassette player

Transparency pen

Teletrainer: contact local telephone office allow at least six weeks advance notice for phone company scheduling (Length of time varies in each city)

Supplies:

Duplicated materials as required for each section

Locate samples of the following:

letterhead paper
business and personal size envelopes
inter-office memorandum
carbon-pack, color-coded inter-office memorandum
(check with local businesses for samples)

Post Office Department Publications
POD Publication 114 - "Electronic Mail Sorting"
POD Publication 59 - "Address Abbreviations"
(call and request copies of these publications from your local post office)

Business Report
(the annual report enclosed with the Phillips Free Enterprise Project would be excellent)

Western-Union Telegraph Company 1-800-325-5100
Phone to have a telegram sent to someone in class - a sample will be available for the classroom - (Example: a congratulatory message to DECA officers)

Telephone message forms
Telephone order forms
Telephone directories for use as a text for
Section VI: Telephone Directory

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Resource

CURRICULUM CONTENT FOR COMMUNICATIONS UNIT

HO-1
HO-1a

I. Spoken communications

TM-1

- A. Importance of spoken communications
  - 1. Harvard Business Review survey results
    - a. Six ability areas needed to achieve success
    - b. One of these is the ability to communicate affectively
  - 2. Approximately 70 percent of the business person's day is spent in some form of communication

SA-1

- B. Questions marketing and Distributive Education students should consider:
  - 1. What is communication? The ability to transmit ideas and information in an understandable manner to another person or persons
  - 2. Why is communication so important? Because communication breakdowns are the major causes of business and/or job failures
  - 3. How does communication affect you as you prepare for a career in marketing and distribution? Since this is a people oriented field, this is one of the skills needed for entry into the job market

TM-2

- C. Presentation of a communications model
  - 1. Sender - the individual or group who initiates the message
  - 2. Receiver - the individual or group to whom the message is directed
  - 3. Channel (medium) - the vehicle which carries the message
  - 4. Message - the idea or information presented
  - 5. Barriers - the factors which tend to interfere with the message
  - 6. Feedback - signals from the receiver which may indicate degree of understanding

  Note: While this is only a simplified model, it will help students understand the various elements in the spoken communication process.

TM-3

- D. Word interpretation considerations
  - 1. Accuracy - choice of words which best express the sender's thoughts to the receiver
  - 2. Appropriateness - choice of language suited to the subject, occasion and the audience
  - 3. Clarity - sender must insure that her or his ideas are clear to the audience
  - 4. Economy - avoid obscuring the message with unnecessary words

Resource

E. Grammar and pronunciation
1. Review grammar rules when preparing for communication situations
   a) Word usage
   b) Pronunciation
   c) Structure
2. Practice (using tape recorder or disinterested party) to check performance SA-2

F. Adequate speaking voice TM-4
1. Speaking rate - speaker must adjust rate to match receiver's rate of comprehension
2. Pitch - refers to the location of the sound of the voice on the musical scale
3. Force - has to do with the loudness of the speaker's voice
4. Quality - defines the general effectiveness of the voice

Note: The speaker should develop variety and flexibility in rate, pitch, and force and should work to improve quality through practice.

G. Appropriate terms for the situation (audience adaptation) TM-5
1. Characteristics of the audience
   a) Audience size
   b) Age and sex of audience
   c) Audience's educational experience
   d) Occupations(s) of audience members

Note: Speaker should study audience characteristics when preparing and/or presenting the message in order to select the most appropriate terminology, volume, references, etc.

2. Purpose and interests of audience
   a) Social needs
   b) Biological wants and needs

Note: When considering the purpose of the presentation, the sender in marketing and distribution must consider the wants and needs of the receiver so as to structure the message to appeal to those wants and needs.

H. Organization (Steps in a motivated sequence) TM-6
1. Attention step - where the send attempts to gain and maintain audience interest
2. Need step - where the sender brings out a need or problem which affects the audience

Resource

3. Satisfaction step - where the sender presents the solution to the need or problem described in the need step
4. Visualization step- where the sender encourages the audience to mentally visualize their benefit of the results if the solution is adopted
5. Action step - where the sender asks the audience to approve or adopt the solution SA-3

I. Application (Student presentations) T-1

K-1

HO-2

II. Listening HO-2a

A. Introduction
1. Communication is a two-way process
2. One's ability to listen is a vital key to effectiveness as a professional communicator
3. In marketing and distribution, failure to understand the propect's point of view can result in the loss of a valuable customer SA-4

B. Comprehension test

Note: It is recommended that the comprehension test titled SA - 4 be administered prior to section instruction. The following points should be followed and are detailed on the teacher-coordinator sheet which accompanies the student activity sheet.

1. Distribution of tests
2. Discussion of use of test results
3. Type of test
4. Time limit
5. Presentation of instructions
6. Administer test
7. Survey students for results
8. Review instructions and discuss TM-7

C. Importance of good listening skills
1. Approximately five and one-half hours per day are spent in some form of communications activity
2. About half of the above is spent in a listening situation
3. The average individual is only 25 to 30 percent efficient in her or his listening ability
4. Failure to listen attentively can cost in several ways:
   - a) In terms of time
   - b) In terms of money
   - c) In terms of goodwill

Resource

- D. Two major levels of listening
  - 1. Passive listening
  - 2. Active listening — HO-7
- E. Bad habits (barriers) causing misunderstanding — TM-8
  - 1. Internal barriers to effective listening
    - a) Poor attitude
    - b) Lack of attention
    - c) Judgement
    - d) Semantics
    - e) Inference
    - f) Excessive talking

    Note: Possible discussion information for items a through e are contained in the vocabulary sheet included in this section

  - 2. External barriers to effective listening
    - a) Speaker's appearance
    - b) Speaker's voice and mannerisms
    - c) Receiver's previous experience with subject being discussed
    - d) Speaker's attitude
    - e) Language used by speaker — SA-5
- F. Steps to improve listening
  - 1. Work to remove barriers
    - a) Take and consider the listening barriers handout (SA - 5)
    - b) Carry this list with you for the next two weeks
    - c) Do a daily self-evaluation using the list
    - d) Make a note of each barrier that applies to you each day
    - e) Maintain this record for a two-week period
    - f) Write out your personal plan for overcoming one or more of the most troublesome barriers
    - g) Be prepared to discuss your plan in class — TM-9
  - 2. Develop listening techniques
    - a) Be interested
    - b) Resolve to "work" at being a good listener
    - c) Keep an open mind on the subject
    - d) Focus attention on what is being said
    - e) Summarize as speaker proceeds
    - f) Resist distractions
      - (1) Average speaking rate is approximately 125 - 135 words per minute
      - (2) Listening rate for most people is about 575 words per minute — T-2
    - g) Stop talking — K-2

Resource
HO-3
HO-3a

III. Nonverbal communication

A. Significance of nonverbal communication
   1. Two major aspects of communication
      a) What the receiver hears
      b) What the receiver sees
   2. Social meaning in face-to-face communication is conveyed by:
      a) Verbal message (35 percent)
      b) Nonverbal message (65 percent)

      Note: Some sources suggest information is received as follows: Seven percent verbal - 38 percent vocal (tone) - 55 percent nonverbal.

   3. Examples of effects of nonverbal messages in marketing and distribution:
      a) Store image - some teenagers report store clerks give them "dirty looks," treating them as nonpersons (discuss effect)
      b) Security - store security personnel report they can frequently spot shoplifters from their eye behavior
      c) Feedback from customers - professional salespersons study nonverbal signals to help close sales

TM-10

B. Channels of nonverbal communication
   1. Physical activity
      a) body movements - includes gross body movements such as walking, shifting weight, posture, gestures, etc.
      b) Facial expression - most readily observed, usually most meaningful
      c) Touching - one of humankind's most primitive senses. Study of this aspect of communication is relatively new
      d) Eye contact - very important in transmitting meaning between persons
   2. Space and distance - where an individual sits or stands during communication activity contributes to the message. (Does the sender stay behind her or his desk or move out front? How much distance between the sender and receiver?)
   3. Time
      a) Punctuality- habit and attitude about keeping appointments send an important message to receivers
      b) Pauses in speaking - pauses aid communication in such areas as feedback, timing, anticipation, and others

Resource

c) Rate of activity - the speed at which the sender speaks, walks, gesturing and moves conveys an inner message to the receiver(s)

4. Nonverbal voice cues- the sender's voice can be trained to provide nonverbal reinforcements for verbal messages
   - a) Volume - vary volume to emphasize important points
   - b) Quality-developing relaxed voice quality will help avoid unnatural distractions from the intended message
   - c) Rate - the rate and rhythm of the sender's speech reflects her or his attitude toward the receiver(s
   - d) Pitch - varied pitch (relative highness or lowness of tone) can indicate interest in the receiver(s)

C. Two major kinds of movements
   1. Whole body movements
      - a) Used to attract attention
      - b) The eye instinctively follows moving objects
      - c) Transition from one idea to another can be indicated by shifting the weight from one foot to another
      - d) An important point can be indicated by moving toward the receiver(s)
      - e) Backward movement can indicate that the sender wants the audience to relax and think about points already presented

Note: The sender's stance is an important part of nonverbal communication. While no one way to stand is correct for all people, a comfortable and erect stance without being sloppy or stiff is a characteristic which can be developed through practice and habit.

   2. Gestures

Note: One of the most important factors in the use of gestures is that they should always be purposeful.

- a) Reasons for using gestures
  - (1) They help hold audience attention
  - (2) They help the speaker communicate ideas
  - (3) They help increase the speaker's energy and self-confidence
- b) Suggestions for using gestures
  - (1) They should be definite - make gestures so distinct that there will be no doubt about the meaning and purpose of the message

Resource

        (2) They should be well-timed - the effective speaker will practice the use of gestures until they become habit
        (3) They should be vigorous - without going to the extreme, use enough force to make gestures convincing
        (4) They should be relaxed - use movement, warm up in advance if possible

D. Eye contact as a form of nonverbal communication
   1. Direct eye contact is generally an indication of one who is assured of her or his position
   2. Considerations when speaking to groups:
      a) Pick one individual and talk personally to that person for a short time
      b) Shift gaze to another individual in another part of the audience and talk to that person for a short time
      c) Continue in this fashion throughout the presentation

E. Importance of mental attitude in nonverbal communication - the key to coordinating nonverbal cues with the verbal message is to take a sincere interest in the receiver(s)

SA-6
TM-11
SA-7
HO-8
T-3
K-3

IV. Written communication

HO-4
HO-4a
TM-12

A. Forms and reports
   1. Inter-office memo
      a) Used to request information
      b) To give information
      c) Acknowledge receipt of correspondence, merchanmerchandise, etc.
      d) Transmit other written documents
      e) Generally considered confidential
   2. Memo format
      a) Usually written on especially prepared forms
      b) Often arranged in carbon pack, color-coded form

         Note: Locate an example of a color-coded carbon pack to show to the class

      c) No signature required - usually just the sender's initials
      d) No salutation required
      e) Usually memos are "strictly business"
      f) Considered fast and informal - usually not for correspondence outside the company
   3. Phone messages - taking accurate messages and delivering them to the appropriate party is a vital marketing and distribution activity

Resource

Note: Guidelines concerning telephone messages are included under Section V, Telephone communications.

- 4. Other written communications
  - a) Telegram
    - (1) Uses two communication channels
      - (a) Letter
      - (b) Phone
    - (2) Faster and more expensive than regular letters or mailgrams
    - (3) Better suited to short messages
    - (4) Used when written communications are needed quickly
    - (5) Used to create a different impression than that created by receipt of a letter
  - b) Mailgram
    - (1) Uses the same communication channels as a telegram
    - (2) Used when letter-length messages need to be transmitted quickly
    - (3) Slower than a telegram, but faster than a regular letter
    - (4) More expensive than a regular letter
  - c) Telex
    - (1) Network of teletype terminals operated by Western Union
    - (2) Used by large businesses to send messages across telephone and telegram facilities to other teletype terminals located in the business itself
    - (3) Messages sent between same company or between two different companies by dialing coded number into teletype terminal
    - (4) Bought on a subscription basis, both nationally and internationally
  - d) Reports
    - (1) Majority of reports are in written form
    - (2) Reports may be delivered orally, while an audience surveys the written copy
    - (3) May vary in length from a short letter or memo to hundreds of pages
- B. Business Letters
  - 1. Characteristics of good business letters
    - a) Written with proper English grammar usage
    - b) Message thoroughly planned in advance
      - (1) Understand your purpose in writing before beginning
      - (2) Use accurate and current information
      - (3) Use clear and appropriate language

Resource

- (4) Make message courteous
- (5) Make your letter complete
- c) Structure your message
  - (1) Use an appropriate opening
    - (a) Get the reader's attention immediately
    - (b) State the letter's purpose early in the first paragraph
  - (2) Divide your message into paragraphs
    - (a) Use the first paragraph to gain attention and state letter's purpose
    - (b) Use middle paragraphs to give further information and facts related to your stated purpose
    - (c) Use last paragraphs to recap information, encourage reader to take desired action
- d) Follow employer's business letter guidelines or those generally accepted by the business community HO-9

  Note: The guidelines presented in this unit are generally accepted by the business community

2. Create a "positive" impression for the reader with your letters. HO-10

Note: Read over and discuss with students as to why following the "Tips For Making A "Positive" Impression With Business Letters" should be applied to letter writing.

3. Commonly used letter styles
- a) Block style - all lines begin flush with the left margin TM-13
- b) Modified block style with block paragraphs - date and closing lines begin at the center point of the paper; paragraphs are not indented TM-14
- c) Modified block style with indented paragraphs-date and closing lines begin at the center point of the paper; paragraphs are indented the standard five spaces TM-15
- d) Personal - stress that personal letters are never acceptable for business purposes TM-16

4. Punctuation styles for business letters TM-13
- a) Open punctuation
  - (1) No punctuation after salutation
  - (2) No punctuation after complimentary close TM-14
- b) Mixed punctuation
  - (1) Colon after salutation
  - (2) Comma after complimentary close

Resource

Note: The blending of open and mixed punctuation is unacceptable; commas after salutations are acceptable in personal letters only; semi-colon is never acceptable in either personal or business letters.

5. Parts of business letters — TM-17, HO-11

Note: Not all letters need all letter parts. As students view TM-17 or HO-11, emphasize that they should plan ahead so as to select the parts necessary for their particular letter and use them correctly.

a) Letterhead

Note: For paper without letterhead, students should put their return address just above the date.
Example: Route 5, Box
Portland, TN 37148
Date

b) Date
c) Inside address
d) Salutation
e) Subject line
f) Body
g) Complimentary close
h) Signature
i) Typed name
j) Title
k) Reference initials
l) Enclosure notation
m) Carbon copy notation
n) Postscript

Note: The trend in modern letter writing is to omit the initials P. S. prior to the actual postscript. Begin the first line of the postscript in the same manner as the other first lines of paragraphs in the particular letter. Avoid postscripts if at all possible, unless one is added to achieve a definite purpose — SA-8, SA-9

C. Envelopes
- 1. Addressing — HO-12, HO-13
  - a) Personal size envelopes (small)
    - (1) Return address
      - (a) Use block style with single spacing
      - (b) Begin on line two from the top and three spaces from the left edge

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Resource

- (c) Type sender's name on the first address line
- (d) Type street name and number or route or box number (whichever is appropriate) on the second address line
- (e) City, state (followed by one space) and the zip code should complete the third line
- (2) Letter address
  - (a) Start the receiver's name approximately two inches (down 12 or 13 lines) from the top edge of the envelope
  - (b) Start the receiver's name 2 1/2 inches from the left edge of the envelope
  - (c) Use block style with single spacing
  - (d) Keep city, state, and zip code on the same line
- b) Business size (large)
  - (1) Follow the same return address format as given for a personal size envelope
  - (2) Letter address
    - (a) Start the receiver's name approximately 2 1/2 inches from the top edge of the envelope
    - (b) Start the receiver's name 4 inches from the left edge
    - (c) Use block style with single spacing
    - (d) Keep city, state, and zip code on the same line

2. Folding business letters TM-18
   - a) Personal size letters
     - (1) Begin with the letter face up SA-10
     - (2) Fold from bottom to top to within 1/2 inch of the top of the letter
     - (3) Fold from right to left one-third the width of the letter
     - (4) Fold from the left to right to within 1/2 inch of the previous crease
     - (5) Insert the last creased edge first
   - b) Business size letters
     - (1) Begin with the letter face up
     - (2) Fold not quite one-third of the letter upwards and crease the edge
     - (3) Fold the top downward to within 1/2 inch of the first crease
     - (4) Insert the last creased edge first T-4

K-4

V. Telephone communications HO-5

HO-5a

Note: South Central Bell offers a wide range of teaching aids, tours, films, booklets, and illustrated talks

Resource

available to schools. Contact your local educational representative, public relations office, or residence service center for information. Also see AV5.

A. Effective and correct use of the telephone
   1. Quickness and preparedness
      a) Answer promptly
      b) Identify store, yourself, department, etc., to the caller as instructed by supervisors
      c) Speak directly into the mouthpiece
      d) Enunciate clearly
      e) Have pencil and paper handy
      f) Do not chew gum
   2. Selection of words
      a) Use caller's name when possible

      Note: Jot down caller's name as soon as it is given - using the name indicates to the caller that you are indeed listening.

      b) Avoid technical or cumbersome terms
      c) Never use slang terms

B. Tone of voice
   1. Sound warm, interesting, pleasant
   2. Speak in a normal conversational tone
   3. Talk at an appropriate pace
   4. Avoid talking in a monotone

C. Personal interest and attention to the conversation
   1. Be a good listener
   2. Express appreciation for the customer's point of view
   3. Display interest in what is said
   4. Avoid subjecting callers to numerous "un-huhs"
   5. Let callers tell their stories
   6. Avoid requesting customers to repeat themselves
   7. Give caller your undivided attention
   8. Ask questions when appropriate

D. Phone courtesy
   1. Always be pleasant and prompt when answering the telephone
   2. When answering, use proper identification
   3. When calling, state clearly the call's purpose
   4. Use "please" and "thank you" when appropriate

E. Business calls - answering procedure

   Note: Follow suggestions listed in previous sections regarding effective use of the telephone, tone of voice, personal interest and attention, and phone courtesy

   1. Holding incoming calls
      a) Use "hold" only when necessary

Resource

b) Explain to caller that the call is being placed on "hold"
c) Do not forget those calls placed on "hold"
d) Check back with caller momentarily to reassure that their call has not been forgotten

Note: Special care should be given to those long distance calls placed on hold. Caller may not wish to hold for indefinite periods of time.

e) Keep notes as to what calls are holding on what line and for whom
f) Use extreme care, so as to avoid "cutting off" a caller

2. Transferring calls
    a) Determine the nature of the call
    b) Inform caller as to the call's transfer to another extension. (Example: "One moment please. I will connect you with our credit department.")
    c) Avoid "buck passing." Handle the call yourself at all possible

3. Use of house lines - intercom lines
    a) Learn whether or not your company has an interoffice communications system
    b) Keep a list of house numbers handy
    c) Learn how to dial "house" as well as "outside" lines
    d) Respect and abide by company policies concerning the use of the company's phone system

F. Phone messages
1. Listen carefully for the name of the person wanted on the phone, so as to route the message to the proper person
2. Give a courteous explanation if the desired person is out or cannot come to the phone
3. Offer to be of assistance (Example: "May I have her return your call - May I have your name and number")
4. Never write messages on scrap paper - use standard message forms if available TM-19
5. Place all messages in the location designated by company policy
6. Be accurate - repeat entire message to caller to ensure accuracy, including the name of the caller SA-11

Note: The teletrainer should be used at this point. Activities which are included with the teletrainer should be used so that students learn to use the telephone effectively and correctly.

Resource

VI. Telephone directory
  A. Call guide

Note: Examine each page of the call guide in detail - a wealth of helpful information is contained here.

  B. Alphabetical listing of phone subscribers
  C. Civic section

Note: Most directories contain just prior to the yellow pages, a section of information concerning the geographical areas covered in that particular directory. Many times the population, schools, churches, etc., are mentioned. Check your directory for such a section and call it to the student's attention.

  D. Yellow pages
    1. Yellow-page entries are classified under general headings and then listed alphabetically
       Example: Air Conditioning Contractors and Systems
         Carrier Air Conditioning
           Beckman's Heating and Air Conditioning. 853-4364
           Land Plumbing and Heating .762-3551
           Woodard Sheet Metal and Air Conditioning. 762-4379
    2. Cross references
       a) Many businesses find it profitable to list under several yellow page classifications
          Example: Sheet Metal Work
            B & H Gutter Co. 762-5427
            City Tin Shop. 762-2368
            Woodard Sheet Metal and Air Conditioning. 762-4379
       b) Each business subscriber is listed under one classification without cost
       c) Cross referencing, display ads, bold-print listings are examples of additional yellow page expenses

VII. Practical application of telephone usage

  A. Telephone selling skills
    1. Tips for telephone selling
       a) Answer promptly
       b) Pay attention, so as to avoid repetition
       c) Create desire through enthusiasm in your own voice
       d) Paint word pictures of the merchandise in question

Resource

- e) Use suggestion selling
- f) Take down details of the order carefully
- g) Repeat the order, once written
- h) Always thank the customer

2. Study thoroughly the merchandise to be sold over the phone, so as to be able to answer caller's questions quickly and accurately

B. Reasons for using telephone selling

1. Less expensive than face-to-face selling
2. Convenience provided for customers to shop by phone
3. Customer's attention can be called to items that may be of special interest
4. Industrial goods are frequently sold by phone
5. Old accounts may be revived

C. Problems involved with telephone selling

1. Keeping prospect lists up to date
2. Salesperson has only the customer's voice to guide him through the sales presentation
3. Salesperson must tell from the customer's tone of voice whether or not there is interest, desire to own, or whether it is time to close the sale

D. Receiving phone communications

1. When an order is actually taken, be sure to get all necessary information
2. Information should include:
    - a) The customer's name
    - b) Name of the person to whom the goods are to be charged
    - c) Name of the person who is to receive the goods
    - d) Special delivery instructions
    - e) Exact description of each article, including quantity, price, brand, size, quality, color and any special preparation required

E. Giving phone communications

1. Any phone user, especially salespeople should:
    - a) Choose words carefully
    - b) Use proper volume
    - c) Speak distinctly
    - d) Convey mood and attitude
        - (1) Pitch - a low-pitched voice carries best over the phone
        - (2) Inflection - use a change in pitch or tone
2. Emphasis or stress on certain words or group of words may well change the meaning of what is said
3. Keep "sparkle" in your voice; if you smile as you speak your voice will "sparkle"
4. Use tact at all times. "Pardon me," or "I am sorry" help keep the customer happy
5. The customer's visual impression of the salesperson will be painted as the salesperson's words are spoken T-5 K-5

Resource

Note: Two exams are included. Use teacher discretion as to which one to present to students.

VIII. Staff communications HO-6
- A. Introduction HO-6a
  1. Misunderstandings cause business problems - many of the problems which cause business failure can be traced to misunderstandings between employees and management
  2. Lost customers - the average business will have a 20 percent turnover of customers each year, of that 20 percent: TM-20
     - a) About 18 percent will leave because they have complaints not adjusted to their satisfaction
     - b) About 65 percent will leave because they believe the business is not interested in them as individuals
     - c) The remaining 17 percent are lost because of price considerations, influence of friends or relatives, change in residence, or death
  3. Job termination - there are indications that approximately seven out of ten people who lose their jobs do so for reasons other than ability. A significant number of these can be traced to communication breakdowns
- B. Communication as a two-way process
  1. Patterns of downward communication
     - a) Distortion - the greater the number of levels of employees, the greater the problem of distorting the message as it travels downward
     - b) Skipping - the problem of someone not "getting the word" because of being absent, busy, or because of some other communications problem between levels
  2. Upward communication
     - a) Purpose of upward communication
       - (1) To obtain information - knowledge of what is happening at various levels helps management make better decisions
       - (2) To maintain employee morale - knowledge that employees have a channel to management helps them feel more a part of the "team"
     - b) Problems in upward communication
       - (1) Fear - if the supervisor or manager is insecure, she or he may attempt to become isolated from employees
       - (2) Cover-up - employees generally tend to withhold unfavorable information from supervisors

Resource

- c) Improving upward communication
  - (1) Open-door policy - some firms guarantee employees the privilege of direct communication with management
  - (2) Committees - select members appointed by employees to maintain communication with management
  - (3) Employee surveys - many businesses conduct attitude surveys to attempt to determine how employees feel about their jobs
  - (4) In-store publications - a number of businesses now use in-house newspapers, bulletins, etc., as aids to communication

C. Listening and following directions

TM-21

1. Use listening skills to better understand instructions from supervisors
   - a) Use both eyes and ears - try to read both verbal and nonverbal cues
   - b) Empathize - try to look at the situation from the supervisor's point of view
   - c) Be interested - adopt the attitude that full attention will be given to instructions given
   - d) Listen for ideas - concentrate on the main points of the message
   - e) Ask questions - check understanding by asking appropriate questions relating to information given
2. Plan to implement instructions
   - a) Identify the problem - exactly what does the supervisor want to accomplish?
   - b) Accept it as a personal problem - don't try to shift the responsibility to someone else
   - c) Analyze the possible solutions - use all available resources to identify possible solutions
   - d) Select the best solutions - weigh and decide on the best approach
   - e) Implement the decision - work to resolve the problem
   - f) Evaluate - follow-up to check on action taken

D. Use of communication to suggest changes to management

1. Individual initiative suggestions (informal)
   - a) Retail business owners and operators generally encourage creative ideas from employees
   - b) It is recommended that the employee discuss her or his idea with the immediate supervisor
   - c) New employees should carefully think out suggestions so as to avoid appearing to be critical of the firm
2. Committee suggestions (formal) - suggestions presented through an appointed or elected committee

Resource

3. Company suggestions systems (formal) - many firms provide cash or other rewards for employee suggestions adopted

E. Effective department and/or store meetings

1. Purposes of meetings

a) To seek solutions to problems (receive suggestions)

b) To discuss new products/services (give information)

c) To establish short- and long-range goals (arrive at decisions)

2. Three keys to successful meetings

a) Group attitude - is there an atmosphere of teamwork and unity within the group?

b) Chairperson's ability - does the leader have the ability to lead and direct the meeting, maintaining the proper degree of control for the situation?

c) Followed agenda - has an agenda for the meeting been established and is it observed by the participants?

F. Confidential communications - employers expect loyalty, responsibility and trustworthiness from their employees. These include keeping certain communications confidential

1. Personal information - release of personal information (gossip) about co-workers should be avoided

2. Security - employees must protect business security procedures

a) Measures designed to protect against shoplifters, short-change artists, persons who attempt to pass bad checks and those who deal in counterfeit bills

b) Procedures to protect against internal theft (accounting procedures, safe combinations, keys, electric surveillance systems, etc.)

c) Pricing policies - information regarding mark-up, profit, etc., should be kept confidential, primarily because the information will generally be misunderstood by the public

T-6
K-6

STUDENT ACTIVITIES
FOR
COMMUNICATIONS UNIT

SPOKEN COMMUNICATION

QUESTIONS MARKETING AND DISTRIBUTIVE EDUCATION STUDENTS SHOULD CONSIDER. (WRITE YOUR INDIVIDUAL ANSWERS IN THE SPACE PROVIDED.)

1. What is communication?

2. Why is communication so important?

3. How does communication affect you as you prepare for a career in marketing and distribution?

Student answers will vary, but should include the following:

1. The ability to transmit ideas and/or information in an understandable manner to another individual or group of individuals.
2. Because communications breakdowns are the major causes of business and/or job failures.
3. Since marketing and distribution is a people-oriented field, this is one of the important skills needed for entry into the job market.

SPEECH EVALUATION SHEET

NAME_______________________ CLASS_______________

DATE_______________________

Using a tape recorder or disinterested party, the student should practice good grammar skills of word usage, pronunciation, and structure. Use the evaluation criteria given below.

DELIVERY

1.	Voice:	Dull, Monotone	1 2 3 4 5	Varied, Flexible
2.	Articulation & Pronunciation:	Indistinct	1 2 3 4 5	Clear
3.	Language:	Poor, Awkard Obscure	1 2 3 4 5	Grammatical, Compelling

CONTENT

4.	Purpose & Ideas:	Obscure, Poorly formulated	1 2 3 4 5	Clear, well formulated
5.	Structure & Organization:	Loose, Random, Poor transition	1 2 3 4 5	Well defined, Clear transitions

Scale: 1 = poor 2 = fair 3 = adequate 4 = good 5 = excellent

SPOKEN COMMUNICATION

ASSIGNMENT:

You are to prepare a two minute talk to be presented to the class beginning__________________________________(date).

Bring an exhibit to class and explain it to the audience.

The item should be one you can easily bring to school, that is not dangerous, and one that does not violate any school policies.

You are to use the motivated sequence method to attempt to convince your audience that they should favorably consider the item discussed.

Note: Teacher-coordinator should provide a list of "forbidden" items according to local policies and procedures.

Teacher-Coordinator instruction sheet to accompany SA-4, Listening section.

It is recommended that a comprehension test be administered as a part of the introduction to the section on listening. If used, the following steps should be followed:

- Distribute tests face down to students, instructing them not to turn papers over until instructed to do so.

- Inform students that the results of this test will not be recorded and will not be included in course grade.

- Advise students that this is a true/false test.

- Tell students that there will be a strict two-minute time limit.

- Read the instructions in a monotone to avoid emphasis on any part of the instructions. (Do not add instructions or answer any questions.)

INSTRUCTIONS

YOU ARE NOW WORKING AGAINST THE CLOCK! YOU HAVE EXACTLY TWO MINUTES TO COMPLETE THIS TEST! THE TEST IS BASED PRIMARILY ON COMMON KNOWLEDGE AND YOUR ABILITY TO FOLLOW DIRECTIONS. READ ALL QUESTIONS BEFORE STARTING. DO NOT GO BACK TO FILL IN OR CHANGE ANY ANSWER AFTER YOU HAVE STARTED. MARK ALL REQUIRED ANSWERS DIRECTLY ON YOUR TEST SHEET.

- Tell students when to begin and when time has expired.

- Ask students who answered questions to raise their hands.

- Reread the instructions and discuss the breakdown caused by poor listening.

COMPREHENSION TEST

True____False____ 1. They do not have a fourth of July in Scandinavian countries.

True____False____ 2. In two countries, it is considered impolite to take a picture of a man with a wooden leg.

True____False____ 3. On one of the islands in the South Pacific, it is illegal for a man to marry his widow's sister.

True____False____ 4. It would be less painful for a shark to bite you than a piranha.

True____False____ 5. It is illegal for a man living in Vatican City to be buried on Sunday.

True____False____ 6. Very few people know the name of the President of the United States in the year 1949.

True____False____ 7. It is possible for a man to run over himself.

True____False____ 8. It is very difficult to get down off an elephant without assistance.

True____False____ 9. There is a specified limit on how far into the woods you can go without a hunting license.

True____False____ 10. No one has ever swum the English Channel in a single day.

True____False____ 11. The average male citizen in Iceland has fewer birthdays than the average female citizen.

True____False____ 12. The instructions require you to read all of the questions before starting. The only mark you are to make on this paper is to write your name at the top.

True____False____ 13. The questions on this test are directly related to marketing and distribution.

LISTENING

As an activity to help you overcome one or more barriers to your listening skills, you are asked to follow the steps listed below. Be prepared to discuss the results on this activity beginning__________ (date).

1. Review the internal and external barriers listed on handout #1. Be sure you understand the meaning of each barrier.
2. Carry this list of barriers with you for the next two weeks.
3. At the end of each day, make a note of each barrier that interfered with your listening and the approximate number of times that day.
4. If you keep a complete record, you should be able to identify your most troublesome barrier(s) by the end of the two-week period.
5. Write out your personal plan for correcting or reducing this barrier.
6. Report your most difficult barrier to the class as well as your plan for improvement.

NONVERBAL COMMUNICATION

This student activity is to be used in the classroom to demonstrate non-verbal communication. Selected students will use one of the following list of emotions and try to express that emotion to the class, nonverbally. It is recommended that TM-II be used to show the class the list of emotions.

Anxiety

Approval

Depression

Exhilaration

Failure

Fear

Hate

Love

Rejection

Security

Success

Sureness

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NONVERBAL COMMUNICATION

This student activity will require each student to select one of the following options to be presented in tomorrow's class. The teacher-coordinator should distribute HO-8 to each student.

1. During the classes you have between now and this class tomorrow, observe each of your teachers for their nonverbal signals. Write down the nonverbal messages you think you can identify and be prepared to discuss these in class tomorrow.
2. Select a partner. Each member of the two-person team agrees to watch the same television program tonight. One watches with the sound turned "off." This member will discuss the meaning of the nonverbal signals observed in class tomorrow. The team member who watches with the sound "on" will evaluate the report given.
3. Along with #1 and #2, identify the elements of movement that were used as a means of nonverbal communication. Be prepared to discuss those that you observed in class.

BUSINESS LETTER
Outline and Rough Draft

Determine the name and address of the company from which your school orders your class rings. You will be concerned with the fact that only two weeks after receiving your class ring, the stone fell out. You want to know what procedure to follow in order to get your ring repaired. In addition to the stone falling out, you have also noticed that one of your initials inside the ring is incorrect.

I. Make an outline of the content of your letter.
II. Write a rough draft of the letter.
III. Hand the draft and outline into your teacher-coordinator.

Teacher-coordinator should be careful to see that students follow procedures for correct business letter writing as given in the outline. Example: return address, inside address, correct salutation, at least two paragraphs in the body, etc.

MAILABLE BUSINESS LETTER

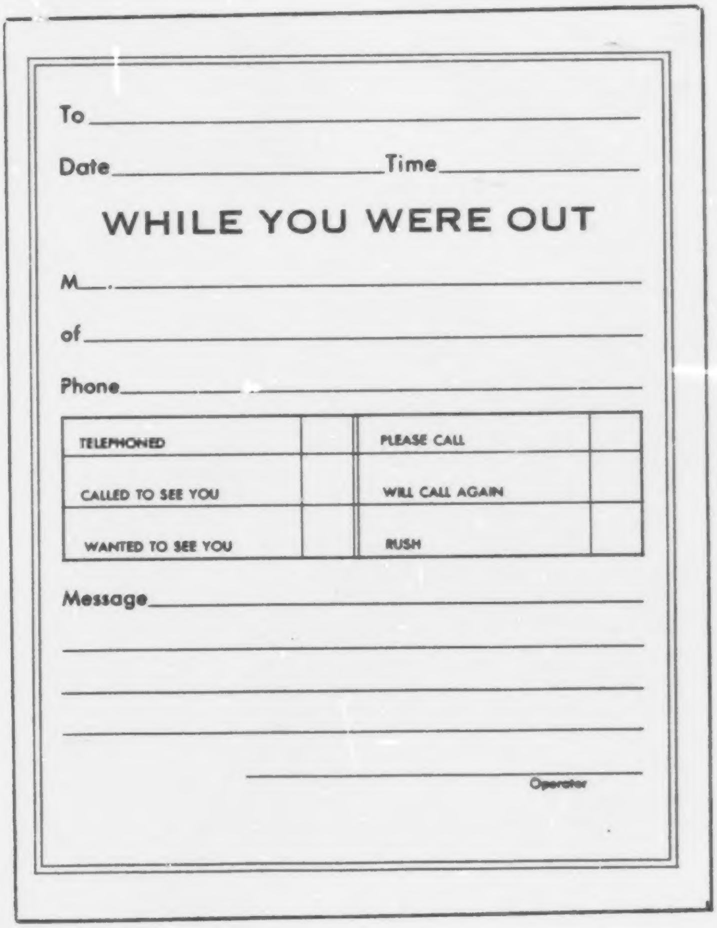
Using your corrected draft, write or type your business letter. Follow the rules for correct letter placement, "Tips for Making A Positive Impression With Business Letters," characteristics of a good business letter; choose an acceptable letter form as well as acceptable punctuation. Strive for a "perfect" letter.

ADDRESSING ENVELOPES
AND
FOLDING AND INSERTING LETTERS

Address an envelope for your letter written in the previous student activity. Sign, fold, and insert your letter into the envelope. DO NOT SEAL the envelope. Hand your letter and envelope in to your teacher-coordinator for final evaluation.

Complete the telephone message below by using the following information.

> While working in the Distributive Education office on April 11, at 1:30, the phone rings. You answer. Mr. Bill Watson wishes to speak with your teacher-coordinator, who happens to be away from school for coordination purposes. He wants to interview some junior students for possible employment. He needs to talk with your teacher-coordinator before any applicants are sent. He wants his call to be returned tomorrow after 9:00. The Western Auto number is 762-7790.



To ____________________

Date ____________ Time ____________

WHILE YOU WERE OUT

M. ____________________

of ____________________

Phone ____________________

TELEPHONED	☐	PLEASE CALL	☐
CALLED TO SEE YOU	☐	WILL CALL AGAIN	☐
WANTED TO SEE YOU	☐	RUSH	☐

Message ____________________

____

____

____

____
Operator

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To (student's teacher-coordinator)

Date 4-11 Time 1:30

WHILE YOU WERE OUT

Mr. Bill Watson

of Western Auto

Phone 762-7790

TELEPHONED	X	PLEASE CALL	X
CALLED TO SEE YOU		WILL CALL AGAIN	
WANTED TO SEE YOU		RUSH	

Message wants to interview Jr. students; call before sending any applicants; call before 9:00 tomorrow

(student's name)
Operator

HANDOUTS
FOR
COMMUNICATIONS UNIT

HO-1

VOCABULARY

Spoken Communication

1. Communication - the interchange of thoughts or opinions between individuals or groups of individuals

2. Sender - the individual who directs a verbal or nonverbal message to another individual or group of individuals

3. Receiver - the individual or group of individuals to whom a message is directed

4. Channel - the vehicle through which or by which the message from the sender to the receiver is transported

5. Message - the idea, concept or information directed to a receiver by the sender

6. Barriers - those factors which tend to interfere with the message as it travels from sender to receiver

7. Feedback - information directed back to the sender by the receiver which can help the sender know whether her or his message was understood

8. Social needs - those factors perceived as needed by an individual or a group to satisfy their position and status in the society in which they live

9. Biological wants and needs - those factors having to do with the physical requirements of the individual

VOCABULARY WORDS

Spoken Communication

1. Communication

2. Sender

3. Receiver

4. Channel

5. Message

6. Barriers

7. Feedback

8. Social needs

9. Biological wants and needs

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VOCABULARY

Listening

1. Passive listening - casual listening where the receiver makes no real effort to listen carefully

2. Active listening - requires the listener to make a conscious effort to give attention to the sender and her or his message

3. Poor attitude (barrier) - when the individual feels he or she knows all the answers and chooses not to listen to anything that runs contrary to her or his own answers

4. Lack of attention (barrier) - the average individual has a very limited attention span (usually 2 - 10 seconds), after which her or his mind wanders unless a genuine effort is made to concentrate on the message

5. Judgement (barrier) - the human tendency to prejudge everyone and everything seen or heard without giving an objective evaluation

6. Semantics (barrier) - the meaning of many words, terms and phrases frequently mean different things to different people, based upon their individual backgrounds and experiences

7. Inference (barrier) - the tendency of the individual to place her or his own meanings to words, terms and phrases

VOCABULARY WORDS

Listening

1. Passive listening
2. Active listening
3. Poor attitude (as a barrier)
4. Lack of attention (as a barrier)
5. Judgement (as a barrier)
6. Semantics (as a barrier)
7. Inference (as a barrier)

VOCABULARY

Nonverbal Communication

1. Nonverbal voice cues - use of such voice characteristics as volume, quality, rate and pitch to provide reinforcements for the verbal message
2. Eye contact - the speaker's activity of looking (or appearing to look) into the eyes of her or his audience
3. Gestures - certain body movements used by the speaker designed to reinforce the verbal communication

VOCABULARY WORDS

Nonverbal Communication

1. Nonverbal voice cues
2. Eye contact
3. Gestures

HO-4

VOCABULARY

Written Communications

1. Block style - all lines of written material begin at the left margin
2. Inter-office memorandum (Memo) - a letter-like document exchanged generally by employees of the same company
3. Mailgram - letter-length messages wired to a United States Post Office located near the receiver for delivery to the receiver with the next day's mail
4. Legal or business envelopes - 4 1/8" tall; 9 1/2" wide
5. Mixed punctuation - colon is used after the salutation and comma is used after complimentary close
6. Modified block style - date and closing lines begin at the center point of the paper; all other lines begin at the margin
7. Modified block style with indented paragraphs - date and closing lines begin at the center point of the paper; first lines of paragraphs are indented five spaces
8. Open punctuation - no punctuation is used after salutation or complimentary close
9. Optical Character Reader (OCR) - computer-type machine programmed to read correctly placed addresses on envelopes
10. Personal size envelopes - envelopes 3 3/4" tall; 6 1/2" wide
11. Report - used to deliver messages about specific topics or problems--may vary in length from one to hundreds of pages
12. Single spacing - no blank lines are left between written or typed material
13. Telegram - short message sent by wire and delivered in a short time
14. Western Union - company which provides a variety of telegrams to fit the needs of the sender

VOCABULARY WORDS

Written Communications

1. Block style
2. Inter-office memorandum
3. Mailgram
4. Legal or business envelopes
5. Mixed punctuation
6. Modified block style
7. Modified block style with indented paragraphs
8. Open punctuation
9. Optical character reader
10. Personal size envelopes
11. Report
12. Single spacing
13. Telegram
14. Western Union

VOCABULARY

Telephone Communications

1. Area code - a three-digit number which identifies a particular section of the country

2. Classifications - descriptive headings listed alphabetically in the yellow pages, under which various types of businesses may be found

3. Enunciate - to pronounce words distinctly and clearly

4. Extension button - provides an intercom (house line) to several telephones within an office, store, factory, etc.

5. Hold button - keeps a connection from being broken while a switch is temporarily made to another telephone line

6. House lines - inter-office phone communications systems designed to suit the needs of a particular firm

7. Inflection - a change in pitch or tone

8. Monotone - uninterrupted repetition of the same tone

9. Order filler - one who performs the mechanics of assembling the goods for delivery

10. Pitch - the key in which one speaks

11. Pronunciation - the act or manner of pronouncing words with reference to the production of sounds and the placing of stress, intonation, etc.

12. Prospect list - list of customers maintained by merchants such as druggists, grocers, service station owners, etc.

13. Shopping service - person or persons who devote all their time to telephone selling

14. Telepak - bulk private line service that allows a company to lease an entire package of telephones for a specific cost

15. Tact - the ability to express your opinions without hurting another's feelings

16. Telephone personality - the sum of those actions which express orally the various characteristics of an individual

17. Tone - the pitch of the voice that expresses a particular feeling or meaning of the speaker

18. Trademark headings - headings under which distributors and dealers of specific brand name products are listed in the yellow pages

19. WATS (Wide Area Telecommunications Service) - leased lines at a specified cost for unlimited use within a specific geographic area

VOCABULARY WORDS

Telephone Communications

1. Area code
2. Classifications
3. Enunciate
4. Extension button
5. Hold button
6. House lines
7. Inflection
8. Monotone
9. Order filler
10. Pitch
11. Pronunciation
12. Prospect list
13. Shopping service
14. Telepak
15. Tact
16. Telephone personality
17. Tone
18. Trademark headings
19. WATS

VOCABULARY

Staff Communications

1. Distortion - the problem of altering spoken communication as it is passed from person to person in the business organization

2. Skipping - the problem of bypassing one or more persons in the business organization when giving information or instructions

3. Open door policy - a management procedure which permits access to supervisors by employees

4. Empathy - the ability to see things from the other person's point of view

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VOCABULARY WORDS

Staff Communications

1. Distortion

2. Skipping

3. Open-door policy

4. Empathy

LISTENING

Barriers to good listening:

1. Internal barriers:
   - a) Poor attitude
   - b) Lack of attention
   - c) Judgement
   - d) Inference
   - e) Excessive talking
2. External barriers:
   - a) Speaker's appearance
   - b) Speaker's voice and mannerisims
   - c) Receiver's previous experience with the subject
   - d) Speaker's attitude
   - e) Language used by speaker

NONVERBAL COMMUNICATION

1. During the classes you have between now and this class tomorrow, observe each of your teachers for their nonverbal signals. Write down the nonverbal messages you think you can identify and be prepared to discuss these in class tomorrow.

2. Select a partner. Each member of the two-person team agrees to watch the same television program tonight. One watches with the sound turned "off." This member will discuss the meaning of the nonverbal signals observed in class tomorrow. The team member who watches with the sound "on" will evaluate the report given.

LETTER PLACEMENT TABLE
FOR TYPEWRITTEN LETTERS

Letter Classification	Words in Letter Body	Side Margins	Margin Description	Dateline Position (From Top Edge of Paper)
Short	Up to 100	2"	Wide	Line 20
Average 1	100-150	1 1/2"	Standard	Line 18
2	151-200	1 1/2"	Standard	Line 16
3	201-250	1 1/2"	Standard	Line 14
4	251-300	1 1/2"	Standard	Line 12
Long	301-350	1"	Narrow	Line 12
Two-page	Over 350	1"	Narrow	Line 12

HO-10

"TIPS FOR MAKING A 'POSITIVE' IMPRESSION WITH BUSINESS LETTERS"

1. Follow rules given concerning letter placement, styles, margins, punctuation, etc.
2. Select parts of business letters needed for your particular letter and use them correctly.
3. Erase neatly. Absolutely no strikeovers, scratch-outs or markovers are permitted.
4. Keep your letters clean and neat - free from smudges.
5. Mail no letters in which holes have been rubbed while trying to erase.
6. When typing, see that keys are clean and that the ribbon makes a dark, clear impression.
7. When writing letters by hand, use only unlined paper, and blue or black ink.
8. When typing, sign your letters with blue or black ink only - never with a pencil or with ink colors other than blue or black.
9. Use correct grammar, spelling, and punctuation.
10. NEVER use as a salutation "Dear Sirs" or "Dear Gentlemen" - use "Dear Sir" or just "Gentlemen."
11. Proofread your letters before mailing.
12. Avoid one sentence paragraphs.
13. Fold and insert your letter according to the size of the envelope.
14. Take care to address the envelope correctly.
15. Always place the zip code on the same line with the name of the state.
16. Use the two-letter state abbreviation only when you use the zip code; otherwise, spell out the state name or use the standard abbreviation. Remember: the United States Postal Service discourages the sending of any mail without zip codes.

17. When using the two-letter state abbreviation, use no periods or no spaces between the letters. After the abbreviation, space once and type the zip code.

Example: Lawrenceburg, TN 38464

18. Females should precede their typed name with an appropriate title: (Mrs.), (Miss). Omit the title when you sign the letter. Males place no title (Mr.) before their typed name. In handwritten letters, the title is generally omitted. Place your title prior to your name in the return address portion of the envelope.

Example: Sincerely yours, Cordially yours,

(Miss) Helen Beth Payne Mark Anderson

Sincerely yours,

Jane Brown

HO-11

A ↘

BOARD MEMBERS
CARSON JOHNSTON
CHAIRMAN
LARRY MORROW
VICE-CHAIRMAN

Lawrenceburg Housing Authority

P. O. DRAWER "C"
GARY ADAIR - EXECUTIVE DIRECTOR
LAWRENCEBURG, TENNESSEE 38464

BOARD MEMBERS
BYRON FRIERSON
STEVE FRISBIE
BRUCE HAYES

B ← January 25, 1980

Mr. Brent Golden
C ← 115 Smith Street, Apt. C-1
Lawrenceburg, TN 38464

D ← Dear Mr. Golden:

E ← Subject: Past Due Rent

Today our office received a check from you for $135.00. Your receipt is enclosed.

As you will recall, in our letter dated January 5, 1980, we indicated that the amount of rent past due as of that date was $270.00. Even though we received your payment
F ← today of $135.00, the amount past due remains at $270.00 as the January rent is now past due.

Please stop by the office as soon as possible to clarify when we may expect payment. We need to review the rental contract you signed regarding possible alternatives to be taken in regard to delinquent renters.

The entire amount will not necessarily be due, but some payment must be made by February 1, 1980. Stop by between 8:00 a.m. and 4:30 p.m. any weekday, so that we may work out a payment schedule. As stated in the rental agreement, phone conversations are not permissible concerning past due rent.

G ← Sincerely yours,

H ← Gary Adair

I ← Gary Adair
J ← Executive Director

K ← GA:mag

L ← Enclosure

M ← cc: Mike Bottoms

N ← Please come in soon. Remember, we must see you in person to arrange for partial payment before February 1.

A. Printed Letterhead
B. Date
C. Inside Address
D. Salutation
E. Subject Line
F. Body
G. Complimentary Close
H. Signature
I. Type Name
J. Title
K. Reference Initials
L. Enclosure Notation
M. Carbon Copy Notation
N. Postscript

HO-12

TWO-LETTER STATE ABBREVIATIONS

Alabama	AL
Alaska	AK
Arizona	AR
Arkansas	AR
American Samoa	AS
California	CA
Canal Zone	CZ
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Florida	FL
Georgia	GA
Guam	GU
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Maryland	MD
Massachusetts	MA
Michigan	MI
Minnesota	MN
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NE
Nevada	NV
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Ohio	OH
Oklahoma	OK
Oregon	OR
Pennsylvania	PA
Puerto Rico	PR
Rhode Island	RI
South Carolina	SC
Tennessee	TN
Trust Territories	TT
Texas	TX
Utah	UT
Vermont	VT
Virginia	VA
Virgin Islands	VI
Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY

OPTICAL CHARACTER READER

The ZIP Code system of sorting mail was begun in 1963. ZIP (Zoning Improvement Plan) divides the country into delivery units, each given a five-digit number. The first digit represents one of ten geographic areas; the second, a certain part of a geographic area; the third, one of the sectional center areas for sorting mail; the last two, a zone number for internally zoned cities or the delivery station for smaller ones.

ZIP coding was only one step in a massive program designed to bring efficiency to the chaotic condition of mail handling. This coding system foresaw the eventual use of the Optical Character Reader (an electronic mail sorter) that depends upon a numeric language (the ZIP Code) for maximum efficiency in handling mail.

The marriage of ZIP and OCR occurred in 1967 when the Optical Character Reader began full-time operation in the Detroit Post Office. The OCR has strange reading habits. For example, it first scans from right to left to find the beginning of the address lines on the envelope; then it reads from left to right, starting with the bottom line and reading toward the top. Thus, addresses on envelopes must appear within a specified "read zone"; otherwise, the envelopes will be rejected and will have to be manually sorted.

Addressing guides supplied by the U. S. Postal Service are recommended for both business and personal use.

Although the OCR can read speedily and accurately state names spelled in full or abbreviated in the standard manner, the U. S. Postal Service prefers the use of two-letter (without periods and spaces) ZIP abbreviations - but only if ZIP codes are used with them. Furthermore, because businesses so often use mechanical addressing devices which limit the number of spaces that can be typed per line, the U. S. Postal Service also provides standard abbreviations for various city and street names in Post Office Department Publication 59.

TRANSPARENCY MASTERS
FOR
COMMUNICATIONS UNIT

SPOKEN COMMUNICATION

HARVARD BUSINESS REVIEW - STUDY OF 2,000 SUCCESSFUL BUSINESSES TO DETERMINE THE MOST IMPORTANT ELEMENTS NEEDED TO ACHIEVE SUCCESS:

1. ABILITY TO CREATE AND SELL NEW IDEAS

→ 2. ABILITY TO COMMUNICATE EFFECTIVELY

3. ABILITY TO SET AND REACH GOALS

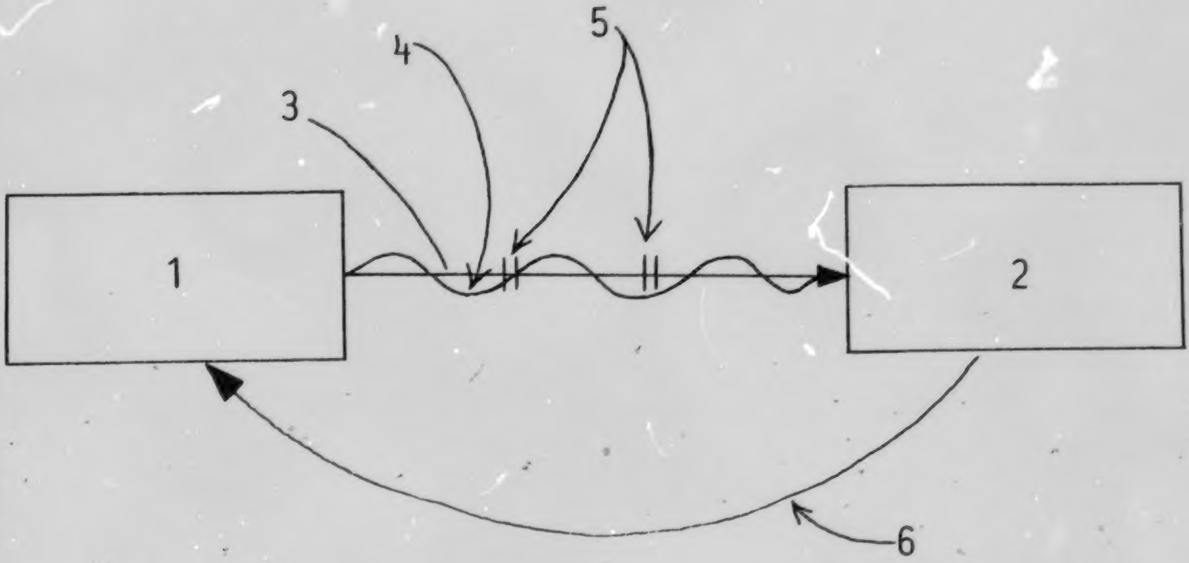
4. ABILITY TO MAINTAIN A POSITIVE MENTAL ATTITUDE

5. ABILITY TO MANAGE PERSONAL TIME

6. ABILITY TO WORK EFFECTIVELY WITH OTHERS

SPOKEN COMMUNICATION

COMMUNICATIONS MODEL



SPOKEN COMMUNICATION

FACTORS TO CONSIDER IN SELECTING THE WORDS THAT MAKE UP YOUR MESSAGE:

1. ACCURACY - CHOOSING THE WORDS WHICH BEST EXPRESS YOUR THOUGHTS TO THE RECEIVER(S)

2. APPROPRIATENESS - CHOOSING THE WORDS BEST SUITED TO THE SUBJECT, OCCASION, AND THE AUDIENCE

3. CLARITY - CHOOSING THE BEST WORDS TO INSURE THAT YOUR IDEAS ARE CLEAR TO THE AUDIENCE

4. ECONOMY - LIMITING THE WORDS USED TO AVOID OBSCURING YOUR MESSAGE WITH UNNECESSARY WORDS

SPOKEN COMMUNICATION

FACTORS TO CONSIDER FOR TRAINING THE ADEQUATE SPEAKING VOICE:

1. SPEAKING RATE - THE RELATIVE SPEED AT WHICH THE INDIVIDUAL SPEAKS

2. PITCH - THE LOCATION OF THE SOUND OF THE VOICE ON THE MUSICAL SCALE

3. FORCE - THE RELATIVE LOUDNESS OF THE SPEAKER'S VOICE

4. QUALITY - THE RESONANCE PATTERN OF THE TONE OF THE VOICE

(NOTE: THE EFFECTIVE SPEAKER WILL DEVELOP VARIETY AND FLEXIBILITY IN RATE, PITCH AND FORCE AND WILL PRACTICE TO IMPROVE QUALITY.)

SPOKEN COMMUNICATION

SELECTING TERMS APPROPRIATE FOR THE SITUATION (AUDIENCE ADAPTATION)

1. CONSIDER AUDIENCE CHARACTERISTICS:
    - A. SIZE OF AUDIENCE
    - B. AGE AND SEX OF AUDIENCE
    - C. EDUCATIONAL EXPERIENCE OF AUDIENCE
    - D. OCCUPATION(S) OF AUDIENCE
2. CONSIDER PURPOSES AND INTERESTS OF AUDIENCE:
    - A. SOCIAL NEEDS
    - B. BIOLOGICAL NEEDS AND WANTS

SPOKEN COMMUNICATION

ORGANIZATION OF THE SPOKEN MESSAGE THROUGH A MOTIVATED SEQUENCE ORDER:

1. ATTENTION STEP - HELPS SENDER GAIN AND MAINTAIN AUDIENCE INTEREST

2. NEED STEP - BRINGS OUT A NEED OR PROBLEM WHICH AFFECTS THE AUDIENCE

3. SATISFACTION STEP - PRESENTS THE SOLUTION TO THE NEED OR PROBLEM DESCRIBED IN STEP TWO

4. VISUALIZATION STEP - ENCOURAGES THE AUDIENCE TO CONSIDER THE RESULTS IF THE SOLUTION IS ADOPTED

5. ACTION STEP - ASKS AUDIENCE TO APPROVE OR ADOPT THE SOLUTION

LISTENING

IMPORTANCE OF GOOD LISTENING SKILLS:

1. APPROXIMATELY FIVE AND ONE-HALF HOURS PER DAY SPENT IN SOME FORM OF COMMUNICATIONS ACTIVITY.
2. APPROXIMATELY TWO HOURS AND FORTY-FIVE MINUTES ARE SPENT LISTENING.
3. THE AVERAGE INDIVIDUAL IS ONLY 25 TO 30 PERCENT EFFICIENT IN LISTENING SKILLS.
4. ALMOST 75 PERCENT OF WHAT IS HEARD IS NOT RECORDED.
5. FAILURE TO LISTEN ATTENTIVELY COSTS:
   A. IN TERMS OF TIME
   B. IN TERMS OF MONEY
   C. IN TERMS OF GOODWILL

LISTENING

BARRIERS TO GOOD LISTENING:

1. INTERNAL BARRIERS
   - A. POOR ATTITUDE
   - B. LACK OF ATTENTION
   - C. JUDGEMENT
   - D. SEMANTICS
   - E. INFERENCE
   - F. EXCESSIVE TALKING

2. EXTERNAL BARRIERS
   - A. SPEAKER'S APPEARANCE
   - B. SPEAKER'S VOICE AND MANNERISIMS
   - C. RECEIVER'S PREVIOUS EXPERIENCE WITH SUBJECT
   - D. SPEAKER'S ATTITUDE
   - E. LANGUAGE USED BY SPEAKER

LISTENING

TECHNIQUES FOR IMPROVING LISTENING SKILLS:

1. BE INTERESTED
2. "WORK" TO BECOME A BETTER LISTENER
3. KEEP AN OPEN MIND ON THE SUBJECT
4. FOCUS ATTENTION ON WHAT THE SPEAKER IS SAYING RATHER THAN ON HOW HE OR SHE SAYS IT
5. SUMMARIZE AS THE SPEAKER GOES ALONG
6. RESIST DISTRACTIONS
7. STOP TALKING

NONVERBAL COMMUNICATION

CHANNELS OF NONVERBAL COMMUNICATION:

A. PHYSICAL ACTIVITY
   1. BODY MOVEMENTS
   2. FACIAL EXPRESSION
   3. TOUCHING
   4. EYE CONTACT

B. SPACE AND DISTANCE

C. TIME

D. NONVERBAL VOICE CUES

NONVERBAL COMMUNICATION

FROM THE FOLLOWING LIST OF EMOTIONS, SELECT ONE AND TRY TO EXPRESS IT TO THE CLASS, NONVERBALLY:

ANXIETY

APPROVAL

DEPRESSION

EXHILARATION

FAILURE

FEAR

HATE

LOVE

REJECTION

SECURITY

SUCCESS

SURENESS

SAMPLE INTER-OFFICE MEMORANDUM HEADINGS

A.

LAWRENCE COUNTY BOARD OF EDUCATION
Interoffice
Communications

TO: DATE:

FROM: SUBJECT:

B.

BUSY
BEE
MARKET

INTERNAL
COMMUNICATIONS

TO:
FROM:
DATE:
SUBJECT:

January 18, 1980

Mr. James Fredrick, Mgr.
Sear's Catalog Store
Hwy. 43 North
Lawrenceburg, TN 38464

Dear Sir

Often the effectiveness of a letter is reduced if it is poorly placed on the page. Good letter placement has eye appeal. A letter that is properly placed on the page gets the kind of positive attention that leads to action on the part of the reader. I was happy to hear you say that you agree with the fact that properly placed letters give the reader a visual picture of the sender which is favorable.

The application letters you have on file indicate that most people applying for positions with Sears in our area, have little or no background in letter writing. You said yourself that many times you do not respond favorably to a letter that is not well written.

Thank you for sharing your thoughts and files with me. I will relay to my students your concern for the impression they might make when writing letters to others. Your schedule is crowded, but you would be a welcomed guest in the Distributive Education classroom anytime. Training station sponsors such as yourself are an invaluable part of our cooperative education program.

Cordially yours

Mary Ann Golden

(Mrs.) Mary Ann Golden
Teacher-Coordinator
Distributive Education

BLOCK STYLE - OPEN PUNCTUATION

January 18, 1980

Mr. James Fredrick, Mgr.
Sear's Catalog Store
Hwy. 43 North
Lawrenceburg, TN 38464

Dear Mr. Fredrick:

Often the effectiveness of a letter is reduced if it is poorly placed on the page. Good letter placement has eye appeal. A letter that is properly placed on the page gets the kind of positive attention that leads to action on the part of the reader. I was happy to hear you say that you agree with the fact that properly placed letters give the reader a visual picture of the sender that is favorable.

The application letters you have on file indicate that most people applying for positions with Sears in our area, have little or no background in letter writing. You said yourself that many times you do not respond favorably to a letter that is not well written.

Thank you for sharing your thoughts and files with me. I will relay to my students your concern for the impression thay might make when writing letters to others. Your schedule is crowded, but you would be a welcomed guest in the Distributive Education classroom anytime. Training station sponsors such as yourself are an invaluable part of our cooperative education program.

Sincerely yours,

Mary Ann Golden

(Mrs.) Mary Ann Golden
Teacher-Coordinator
Distributive Education

MODIFIED BLOCK STYLE - BLOCK PARAGRAPHS
MIXED PUNCTUATION

January 18, 1980

Mr. James Fredrick, Mgr.
Sear's Catalog Store
Hwy. 43 North
Lawrenceburg, TN 38464

Dear Sir:

Often the effectiveness of a letter is reduced if it is poorly placed on the page. Good letter placement has eye appeal. A letter that is properly placed on the page gets the kind of positive attention that leads to action on the part of the reader. I was happy to hear you say that you agree with the fact that properly placed letters give the reader a visual picture of the sender that is favorable.

The application letters you have on file indicate that most people applying for positions with Sears in our area, have little or no background in letter writing. You said yourself that many times you do not respond favorably to a letter that is not well written.

Thank you for sharing your thoughts and files with me. I will relay to my students your thoughts concerning the impression they might make when writing letters to others. Your schedule is crowded, but you would be a welcomed guest in the Distributive Education classroom anytime. Training station sponsors such as yourself are an invaluable part of our cooperative education program.

Respectfully yours,

Mary Ann Golden

(Mrs.) Mary Ann Golden
Teacher-Coordinator
Distributive Education

MODIFIED BLOCK STYLE - INDENTED PARAGRAPHS
MIXED PUNCTUATION

Comm
TM-16

Tuesday morning

Dear Sue,

Our DECA group had a safe trip home from the Southern Regional Conference and I hope that your group made it home in good shape. I was glad to meet you and the other members of your chapter who attended.

It is too bad that more members can not go, or just do not want to go to such a wonderful conference. Many of the things that were discussed will help us all I know.

After going to the regional meeting, I want more than ever to enter and win a series event. If I win and you win as well, then we will be able to see each other again at our state conference. We should set our goals high and strive for a state win so that we could have even more fun at a national conference.

Let me know what you plan to enter and how you are doing. Our chapter has many interesting activities going and most of the members are helping out.

If you have time, write me a letter. Send me a picture if you can. I'm sending you one of my senior pictures.

Love,

Tom

NOT ACCEPTABLE FOR
BUSINESS COMMUNICATIONS

Comm
TM-17

LETTERHEAD WILL APPEAR AT TOP OF PAGE

B → January 25, 1980

C → Mr. Brent Golden
115 Smith Street, Apt. C-1
Lawrenceburg, TN 38464

D → Dear Mr. Golden:

Subject: Past Due Rent

E → Today our office received a check from you for $135.00. Your receipt is enclosed.

As you will recall, in our letter dated January 5, 1980, we indicated that the amount of rent past due as of that date was $270.00. Even though we received your payment today of $135.00, the amount past due remains at $270.00
F → as the January rent is now past due.

Please stop by the office as soon as possible to clarify when we may expect payment. We need to review the rental contract you signed regarding possible alternatives to be taken in regard to delinquent renters.

The entire amount will not necessarily be due, but some payment must be made by February 1, 1980. Stop by between 8:00 a.m. and 4:30 p.m. any weekday, so that we may work out a payment schedule. As stated in the rental agreement, phone conversations are not permissible concerning past due rent.

G → Sincerely yours,

H → Gary Adair

I → Gary Adair
J → Executive Director

K → GA:mag

L → Enclosure

M → cc: Mike Bottoms

N → Please come in soon. Remember, we must see you in person to arrange for partial payment before February 1.

B: Date
C: Inside Address
D: Salutation
E: Subject Line
F: Body
G: Complimentary Close
H: Signature
I: Type Name
J: Title
K: Reference Initials
L: Enclosure Notation
M: Carbon Copy Notation
N: Postscript

LETTER FOLDING PROCEDURE

Comm
TM-18

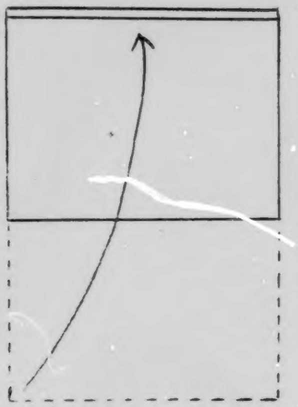
LETTER FOLDING PROCEDURE FOR A SMALL ENVELOPE

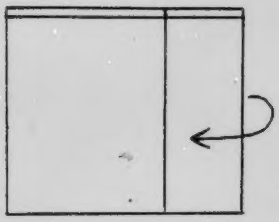
1st: With the letter face up on your desk, fold from the bottom up to ½ inch of the top of the letter

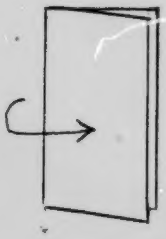
2nd: Fold from right to left approximately one third

3rd: Fold from left to right to within ½ inch of the first crease

4th: Insert the last creased edge first





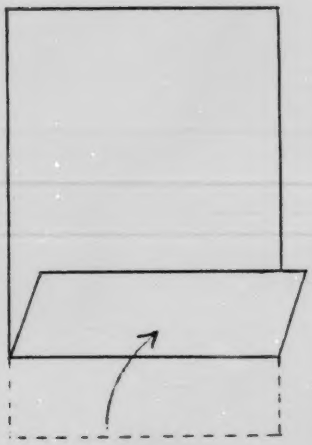


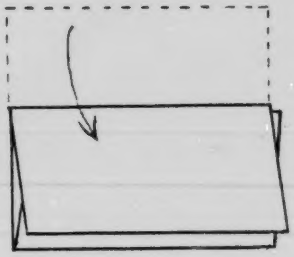
LETTER FOLDING PROCEDURE FOR A LARGE ENVELOPE

1st: With the letter face up on your desk, fold from bottom to top approximately one third

2nd: Fold the top down to within ½ inch of the first crease.

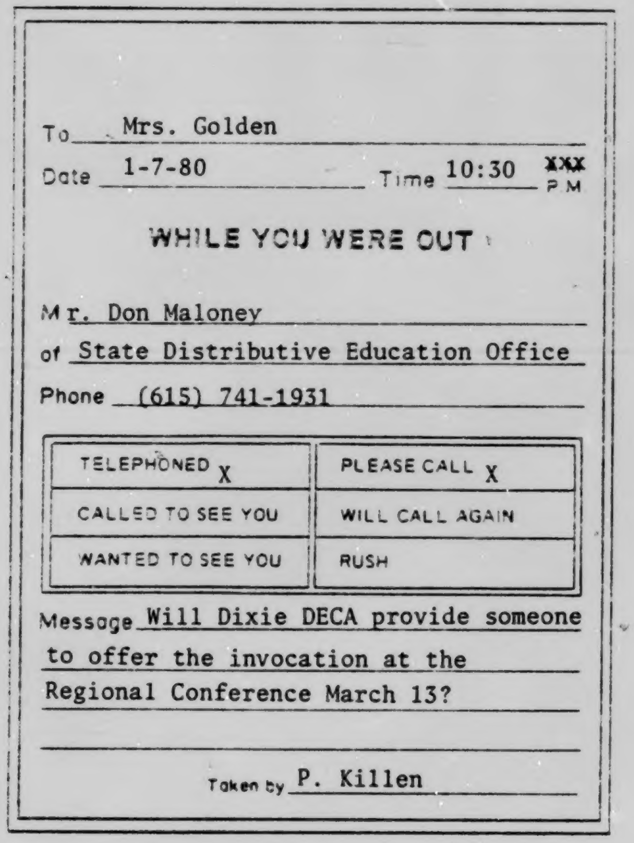
3rd: Insert the letter with the last creased edge toward the bottom of the envelope





Comm
TM-19

STANDARD TELEPHONE MESSAGE FORM



To Mrs. Golden

Date 1-7-80 Time 10:30 XXX P.M.

WHILE YOU WERE OUT

Mr. Don Maloney

of State Distributive Education Office

Phone (615) 741-1931

TELEPHONED X	PLEASE CALL X
CALLED TO SEE YOU	WILL CALL AGAIN
WANTED TO SEE YOU	RUSH

Message Will Dixie DECA provide someone to offer the invocation at the Regional Conference March 13?

Taken by P. Killen

STAFF COMMUNICATIONS

BUSINESSES LOSE ABOUT 20% OF THEIR CUSTOMERS EACH YEAR BECAUSE OF TURNOVERS. OF THESE:

A. 18% BECAUSE OF UNSOLVED COMPLAINTS

B. 65% BECAUSE THEY FEEL THE BUSINESS IS NOT INTERESTED IN THEM

C. 9% BECAUSE OF BETTER PRICES ELSEWHERE

D. 4% BECAUSE OF FRIENDS OR RELATIVES

E. 3% BECAUSE THEY MOVE AWAY

F. 1% BECAUSE OF DEATH

STAFF COMMUNICATIONS

LISTENING AND FOLLOWING DIRECTIONS:

A. USE LISTENING SKILLS FOR BETTER UNDERSTANDING

1. USE BOTH EYES AND EARS
2. EMPATHIZE
3. BE INTERESTED
4. LISTEN FOR IDEAS
5. ASK QUESTIONS

B. PLAN TO IMPLEMENT INSTRUCTIONS

1. IDENTIFY THE PROBLEM
2. ACCEPT PROBLEM AS PERSONAL
3. ANALYZE POSSIBLE SOLUTIONS
4. SELECT BEST SOLUTION
5. IMPLEMENT DECISION
6. FOLLOW-UP AND EVALUATE

TESTS AND KEYS
FOR
COMMUNICATIONS UNIT

SPOKEN COMMUNICATION

1. Define communication -

2. Recent studies indicate that approximately ______ percent of a business person's time during the work day is spent in some form of communication.

3. Using the correct terms, label the following communications model:

4. When you organize your spoken message by attention, need, satisfaction, visualization and action steps, you are said to be using a ____________________ sequence.

5. The relative speed at which an individual speaks is called her or his ____________ of speech.

SPOKEN COMMUNICATION

1. Answers will vary, but should include the idea that the transfer of ideas and/or information between people with understanding is achieved.

2. 70

3. a. sender

   b. receiver

   c. channel (medium)

   d. message

   e. barriers

   f. feedback

4. motivate

5. rate

LISTENING

T___ F___ 1. About five and one-half hours per day are spent in some communication activity by the business person.

T___ F___ 2. Most individuals are at least 80 percent efficient in their listening skills.

T___ F___ 3. The average worker in marketing and distribution spends less than 20 percent of her or his communications activity in listening.

4. Identify the following barriers to effective listening as "external" or "internal," by writing the appropriate word in the blank provided:

a. Excessive talking ________________

b. Lack of attention ________________

c. Speaker's appearance ________________

d. Language used by sender ____________

e. Inference ________________________

f. Semantics ________________________

g. Receiver's previous experience with subject ______

h. Judgement ________________________

i. Speaker's attitude ________________

j. Poor attitude ____________________

k. Speaker's voice and mannerisms __________________

5. List at least six techniques which will help improve listening:

a. d.

b. e.

c. f.

LISTENING

1. T
2. F
3. T
4. a. Internal
    b. Internal
    c. External
    d. External
    e. Internal
    f. Internal
    g. External
    h. Internal
    i. External
    j. Internal
    k. External
5. a. Be interested.
    b. "Work" to become a better listener.
    c. Keep an open mind on the subject.
    d. Give attention to "what" is being said.
    e. Summarize as the speaker proceeds.
    f. Resist distractions.
    g. Stop talking.

NONVERBAL COMMUNICATION

T___ F___ 1. The verbal message accounts for about 65% of the meaning received in social communication.

T___ F___ 2. Store security personnel report they can frequently spot shoplifters from their eye behavior.

T___ F___ 3. Arriving late for an appointment usually does not send a nonverbal message to the receiver.

T___ F___ 4. Facial expression is generally considered the least meaningful form of nonverbal communication.

T___ F___ 5. The study of touching as a form of nonverbal communication is relatively new.

T___ F___ 6. The sender's voice can be trained to provide nonverbal reinforcements for verbal messages.

T___ F___ 7. Most experts agree that the distance between the sender and receiver does not contribute to the message.

T___ F___ 8. Direct eye contact is generally an indication of one who is assured of her or his position.

T___ F___ 9. Nonverbal cues will usually coordinate with the spoken message if the sender has a sincere interest in the audience.

T___ F___ 10. Gestures are generally not effective in helping hold audience attention.

11. Discuss how one's mental attitude affects nonverbal communication.

NONVERBAL COMMUNICATION

1. False
2. True
3. False
4. False
5. True
6. True
7. False
8. True
9. True
10. False
11. In order to coordinate non-verbal communications and the verbal message, one must take a sincere interest in the receiver.

236

COMMUNICATIONS

1. List three characteristics of an inter-office memo.

   a.

   b.

   c.

2. List two advantages of sending a telegram.

   a.

   b.

3. List two characteristics of a mailgram.

   a.

   b.

4. Discuss the reasoning behind the fact that many businesses furnish written copies of reports in addition to having parts of the report delivered orally.

5. List four characteristics of a good business letter.

   a.

   b.

   c.

   d.

6. Name three ways to create a "positive" impression with a business letter.

   a.

   b.

   c.

7. List three commonly used business letter styles.

   a.

   b.

   c.

8. List the two acceptable punctuation styles for business letters.

   a.

   b.

9. Place the parts of a business letter in the correct order. Choose the letter parts from Column A; then place the corresponding letter in Column B as that part would appear in a letter.

Column A	Column B
a. Title	1.______
b. Complimentary close	2.______
c. Inside address	3.______
d. Body	4.______
e. Enclosure notation	5.______
f. Signature	6.______
g. Letterhead	7.______
h. Subject line	8.______
i. Reference initials	9.______
j. Typed name	10.______
k. Salutation	11.______
l. Carbon copy notation	12.______
m. Postscript	13.______
n. Date	14.______

COMMUNICATIONS

1. Teacher evaluation based on information shown in Outline Section A: 1 & 2

2. Evaluated by teacher based on information shown in Outline Section 4 a.

3. Evaluated by teacher based on information shown in Outline Section 4 b.

4. Students answers will vary, but should be based on class discussion surrounding Outline Section 4 c.

5. Teacher evaluation based on Outline Section B. Business letters, all parts.

6. Answers will vary, but should be taken from the information on HO - 4.

7. a. block
   b. modified block with block paragraphs
   c modified block with idndented paragraphs

8. a. Mixed
   b. Open

9. 1. g
   2. n
   3. c
   4. k
   5. h
   6. d
   7. b
   8. f
   9. j
   10. a
   11. i
   12. e
   13. l
   14. m

COMMUNICATIONS

1. List three ways to indicate to that the caller you are prepared to assist her or him.

   a.

   b.

   c.

2. List two things one should remember concerning proper telephone language.

   a.

   b.

3. Write "yes" in the blank preceding any of the following which are considered proper in regard to the use of a business phone.

   . speak quickly so as not to waste the customer's time

   . talk in a monotone

   . be a good listener

   . ask questions constantly

   . sound warm, interested, pleasant

4. Discuss one way to express telephone courtesy.

5. Write "yes" in the blank preceding any of the following which are considered appropriate for answering business calls.

   _____. use hold only when necessary

   _____. explain to caller that the call is being placed on hold

   _____. do not switch back to a call on hold

   _____. determine the nature of the call

6. In your own words, what is a house phone system?

7. What types of information are found in the call guide of the telephone directory?

   a.

   b.

   c.

8. Explain how to locate a business in the yellow pages.

9. List three tips for successful telephone selling.

   a.

   b.

   c.

10. List three reasons a business would choose to use telephone selling.

   a.

   b.

   c.

11. Discuss this statement: A salesperson must have a thorough knowledge of stock on hand, credit and delivery policies, etc., in order to close a sale.

12. Name three things to remember when taking orders by phone.

a.

b.

c.

13. Matching - Terms and Definitions

____ . WATS
____ . pitch
____ . hold
____ . order filler
____ . shopping service
____ . telepak
____ . prospect list
____ . tact
____ . house lines
____ . inflection
____ . telephone personality

a. list of customers maintained by merchants such as druggists, grocers, service station owners
b. one who performs the mechanics of assembling the goods for delivery
c. bulk private line service that allows a company to lease an entire package of telephones for a specific cost
d. keeps a connection from being broken while a switch is temporarily made to another telephone line
e. inter-office phone communications systems designed to suit the needs of a particular firm
f. the ability to express your opinions without hurting another's feelings
g. person or persons who devote all their time to telephone selling
h. a change in pitch or tone
i. the sum of those actions which express orally the various characteristics of an individual
j. leased line at a specified cost for unlimited use within a specific geographic area
k. the key in which one speaks

COMMUNICATIONS
TELEPHONE

1. three of the following:
    a. answer promptly
    b. identify store, yourself, department, etc., to caller as instructed by supervisors
    c. speak directly into the mouthpiece
    d. enunciate clearly
    e. have pencil and paper handy
    f. do not chew gum
2. two of the following:
    a. use caller's name when possible
    b. avoid technical or cumbersome terms
    c. never use slang terms
3. yes . be a good listener
   yes . sound warm, interested, pleasant
4. to be evaluated by the teacher based on Outline Section D. Phone Courtesy
5. yes . use hold only when necessary
   yes . explain to the caller that the call is being placed on hold
   yes . determine the nature of the call
6. to be evaluated by the teacher, based on: an inter-office phone communications system designed to suit the needs of a particular firm
7. accept any answers which are included in the table of contents for the Call Guide as shown in the telephone directory
8. to be evaluated by the teacher, based on Outline Section VI: Telephone directory D. Yellow pages
9. to be evaluated by the teacher, based on: Outline Section VII: practical application of telephone usage, A. Telephone selling skills
10. to be evaluated by the teacher, based on: Outline Section VII: Practical application of telephone usage B. Reasons for using telephone selling
11. answers will vary. A salesperson must have a thorough knowledge of stock on hand, credit and delivery policies, etc., so that the customer will have all necessary information to buy and will not be kept waiting by the salesperson

13. __j__. WATS
__k__. pitch
__d__. hold
__b__. order filler
__g__. shopping service
__c__. telepak

__a__. prospect list
__f__. tact
__e__. house lines
__h__. inflection
__i__. telephone personality

COMMUNICATIONS

Write "Yes" or "No" in the blank preceeding the written statements given below. "Yes" will indicate that you are in agreement with the statement as given. "No" will indicate that the statement needs revision in some way before you will agree.

_____ 1. When answering the telephone you should identify your store, yourself, your department, etc., to the caller as instructed by supervisors.

_____ 2. Use technical terms whenever possible so as to impress the caller.

_____ 3. Let the phone ring several times, as this will indicate to the caller that your company is enjoying a good business.

_____ 4. Speak at an appropriate pace so as to be understood easily.

_____ 5. Talking in monotone is preferred when using a business phone.

_____ 6. Customers appreciate an attitude of disinterest on the part of the employee, as it indicates that you are strictly business.

_____ 7. Constantly asking customers to repeat themselves will enable you to achieve complete accuracy without causing any inconvenience to the customer.

_____ 8. Phone courtesy is a must at all times by all employees.

_____ 9. The hold button on the phone should be used only when necessary.

_____10. Customers expect to be "cut off" and will be understanding and always call back.

_____11. Before transferring a call, determine the nature of the call.

_____12. When beginning work for an organization, learn whether or not house lines are available for use.

_____13. When taking phone messages, grab the first paper you can find and jot down the message in order to keep the customer from waiting.

_____14. If the desired person is out or cannot come to the phone, simply tell the caller, "You will have to call back later."

_____15. In order to assure complete accuracy, repeat the entire message to the caller, including the caller's name.

_____16. Area codes for all sections of the United States are found in the Call Guide of the telephone directory.

_____17. Explanations of rates charged by the phone company are found in the Call Guide.

_____18. A WATS line is a bulk private-line service that allows a company to lease an entire package of telephones at a specific cost.

_____19. The sum of those actions which express orally the various characteristics of an individual is called your telephone personality.

_____ 20. When you speak in monotone, you change the pitch or tone in which you speak.

_____ 21. An area code is a four digit number which identifies a particular section of the country being called.

_____ 22. The yellow pages are arranged in alphabetical order according to the name of the business.

_____ 23. If a business so desires, it may have more than one listing in the yellow pages.

_____ 24. Cross references are found in the alphabetical listings of phone subscribers.

_____ 25. An order filler takes orders from customers over the phone.

_____ 26. When selling over the phone, word pictures of the merchandise in question must be painted.

_____ 27. Suggestion selling over the phone is practical for modern-day businesses.

_____ 28. Selling over the phone requires little preparation on the part of the salesperson, since the customer would not have called if she or he did not want to purchase the item.

_____ 29. Telephone selling is more expensive than face-to-face selling.

_____ 30. Businesses need up-to-date prospect lists in order for phone selling to be a profitable endeavor.

_____ 31. Be sure to get a reasonable description of each article, including quantity, price, brand, size, quality, color, etc., when taking a phone order.

_____ 32. Emphasis or stress on certain words or group of words may well change the meaning of what is said.

_____ 33. Mood and attitude can be conveyed through the use of pitch and inflection.

T-5
K

COMMUNICATIONS

1. Yes
2. No
3. No
4. Yes
5. No
6. No
7. No
8. Yes
9. Yes
10. No
11. Yes
12. Yes
13. No
14. No
15. Yes
16. Yes
17. Yes
18. No
19. Yes
20. No
21. No
22. No
23. Yes
24. No
25. No
26. Yes
27. Yes
28. No
29. No
30. Yes
31. No
32. Yes
33. Yes

T-6

STAFF COMMUNICATIONS

1. The average retail business will lose about ________ percent of its customers each year because of turnovers.

2. There are indications that ______ out of every ten people who lose their job do so for reasons other than their ability to perform the tasks required.

3. An upward channel of communication can improve employee morale by helping make them feal more a part of the ________.

4. Many businesses use employee ________ in an attempt to learn how their workers feel about their jobs.

5. A bulletin is an example of an _______ publication used to improve communication.

6. The word ________ describes one's ability to view things from the other person's point of view.

7. The employee should generally discuss her or his suggestions with the immediate ________ before submitting them.

8. The ________ is the list of items scheduled for consideration at meetings.

9. The responsible employee has the ability to keep certain communications ________ as required.

10. Information about pricing in the retail store will frequently be ________ by the general public.

11. List and discuss the steps one should follow to listen to instructions and then implement those instructions.

T-6
K

STAFF COMMUNICATIONS

1. 20
2. seven
3. team
4. surveys
5. in-house or in-store
6. empathy
7. supervisor
8. agenda
9. confidential
10. misunderstood

AUDIOVISUAL AIDS FOR COMMUNICATIONS UNIT

FS 1 "How to Use the Phone at Work" (Slide-$65, Filmstrip-$30)
Tennessee Visual Education Service, Inc.
1001 Woodland Street
Nashville, TN 37206

FS 2 "Telephone Techniques" ($60) (2 sound filmstrips)
Classroom World Productions
Assoc. Educational Materials, Inc.
Greenwood at Hillsboro St.
Raleigh, North Carolina

AV 1 "Public Speaking" #17
One cassette with automated learning booklet
Automated Learning, Inc.
Educational Technology Div.
1972

AV 2 "The Business of Oral Communication"
20 cassette tapes w/student activities
South-Western Publishing Company
1979

AV 3 "Voice, Vocabulary and Delivery"
Four audio cassettes with multiple choice quiz
ACWP Company
Raleigh, NC
1974

AV 4 "The Story of the Yellow Pages" (slides)
Ohio D. E. Materials Lab
1885 Neil Ave., 115 Townshend Hall
Columbus, OH 43210

AV 5 Program Catalog - 1978-1980. South Central Bell

A listing of teaching aids, tours, booklets, films and illustrated talks available from your local telephone company. Free.

Note to teacher-coordinators: The above audiovisual aids are considered optional for sections I, II, III and VIII of the communications unit. They should be reviewed by teachers before use and may be used at points selected by the individual teacher-coordinator.

REFERENCES FOR COMMUNICATIONS UNIT

R-1 Body Language: Fast. M. Evans and Company, Inc., 1970.

1-2 Business Principles & Management: Everard, Shilt. South-Western, 7th Ed., 1979.

R-3 Century 21 Typewriting: Lessenberry, Crawford, Erickson, Beaumont, Robinson. South-Western, 1972.

R-4 Fundamentals of Selling: Wingate-Nolan. South-Western, 9th Ed., 1969.

R-5 How To Read A Person Like A Book: Nierenberg and Calarn. Hawthorn Books, Inc., 1971.

R-6 Interpersonal Speech - Communication Elements and Structure: Keltner. Wadsworth Publishing Company, Inc., 1970.

R-7 Marketing and Distribution: Mason & Rath. Gregg Division - McGraw Hill, 1968.

R-8 Retailing Principles & Practices: Richert, Meyer, Haines & Harris. Gregg and Community College Division - McGraw Hill, 6th Ed., 1974.

R-9 Retail Merchandising: Wingate, Sampson. South-Western, 8th Ed., 1975.

R-10 Retail Selling: Bodle, Corey. Gregg-McGraw-Hill, 1972.

R-11 "Telephone Techniques:" Guarino. Ohio D. E. Materials Lab, 1885 Niel Ave., 115 Townshend Hall, Columbus, OH 43210.

R-12 "The Yellow Pages in Marketing and Advertising:" American Telephone & Telegraph Company.

R-13 Your Career In Marketing: Baumont, Langan, Taylor. Gregg-McGraw-Hill, 2nd Ed., 1976.

R-14 Your Silent Language: McGough. William Morrow and Company, 1974.

HUMAN RELATIONS UNIT

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FOR HUMAN RELATIONS UNIT

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OUTLINE FOR HUMAN RELATIONS UNIT

I. Understanding the importance of human relations

  A. Definitions of human relations
  B. Human relations and others
    1. Yourself
    2. Co-workers
    3. Your supervisor

II. Personality and self-understanding

  A. Skill in understanding one's self
    1. Personality
    2. Respect
    3. First impressions
    4. Attitudes
    5. Desirable employee characteristics
    6. Physical characteristics
  B. Ability to change
    1. Your ability to change
    2. Guidelines to change
    3. Adjusting to change

III. Relationships with co-workers

  A. Being accepted
  B. Working successfully with others
  C. Understanding policies
  D. Avoiding misunderstanding

IV. Relationships with employers

  A. Employer responsibilities to the worker
    1. Building morale
    2. Providing leadership
    3. Improving communications
    4. Providing favorable working conditions
  B. Management styles of employers
  C. Employee incentive programs
    1. Types of incentive programs
    2. Benefits of incentive programs

V. Relationships with customers

  A. Importance of customers
  B. Building goodwill
  C. Dealing with customers
    1. Simple guidelines to follow
    2. Observe store policy
    3. Handling customer complaints

OBJECTIVES FOR HUMAN RELATIONS UNIT

I. Understanding the importance of human relations

Upon completion of this section, the student should be able to have the understanding of human relations as it pertains to oneself, one's co-workers, one's supervisor and one's job.

II. Personality and self-understanding

Upon completion of this section, the student should be able to:

A. Demonstrate the attitude that they influence those with whom they work
B. Develop personality traits that are necessary for effective job performance
C. Develop an understanding of attitudes, values, goals and initiative and the effect all of these play in one's life
D. Develop an understanding of appropriate dress
E. Develop an appreciation for and a knowledge of good grooming techniques
F. Develop an awareness that change can occur

III. Relationships with co-workers

Upon completion of this section, the student should be able to:

A. Demonstrate the attitude that persons influence those with whom they work
B. Recognize the need to cooperate with others in work situations
C. Understand the need to accept other people's moods, personal problems, and motivating factors
D. Recognize the need to observe company rules and regulations
E. Understand the need to avoid misunderstandings in work relationships

IV. Relationships with employers

Upon completion of this section, the student should be able to:

A. Define employee morale
B. Understand that the employer is responsible for building employee morale
C. List the characteristics of poor morale

D. Understand that the supervisor is responsible for the leadership of his personnel
E. Explain how improved communications will help to motivate employees
F. Identify working conditions that have a positive effect on employees
G. List characteristics of the democratic management style
H. List characteristics of the autocratic management style
I. List characteristics of the free-rein management style
J. Explain the value of employee incentive programs
K. Give examples of several types of employee incentive programs

V. Relationships with customers

Upon completion of this section, the student should be able to:

A. Explain the importance of customers to a business
B. Define "goodwill"
C. List the guidelines to follow when dealing with customers
D. Display skill in effectively handling customer complaints in a role-playing situation

COMPETENCIES FOR HUMAN RELATIONS UNIT

I. Understanding the importance of human relations

265 The knowledge of how to recognize the accomplishments of others (Hum. Rel.: LAP 63)
275 The knowledge that a supervisor must help [illegible] employees adjust to their jobs, see that they are trained for the job and that they become acquainted with fellow employees (Hum. Rel.: LAP 57)
276 Knowledge that human relations in the retail organization consists of an interdependence with fellow employees, supervisors and customers (Hum. Rel.: LAP 23)
288 Skill in adapting to the personality and needs of customers (Hum. Rel.: LAP 29)
299 Skill in evaluating the abilities, interests and performance of employees in relation to possible advancement (Hum. Rel.: LAP 65)
300 Skill in capitalizing on the talents and attributes of employees both to their benefit and that of the business (Hum. Rel.: LAP 66)
314 To value the belief that leadership concentrates on effective relationships with others, but is oriented toward making progress and achieving results (Hum. Rel.: LAP 51)
322 Attitude that good relations help increase production by stimulating interest and creativeness in employees (Hum. Rel.: LAP 46)
605 Knowledge and understanding - how to help each employee have a feeling of pride in his company and the worthwhileness of his work (Mgt.: LAP 15)
606 Knowledge and understanding of the ways to make job orientation for new employees friendly, skillful and adequate (Mgt.: LAP 9)
691 Ability to make job orientation for new employees friendly, skillful and adequate (Mgt.: LAP 9)
740 Attitude: A belief that each employee should be made to feel his efforts are really appreciated (Mgt.: LAP 14)
749 Attitude that management, supervisors and employees require a framework of policies and procedures within which to operate (Mgt.: LAP 3)
862 Skill in remembering customers' names when serving them (Selling: LAP 32)
865 Skill in remembering personal information about individual customers (Selling: LAP 32)
918 Attitude that each customer is an "individual" (Selling: LAP 43)
957 Attitude that one should give the best customer service with the customer always first in mind (Selling: LAP 6)

II. Personality and Self Understanding

158 An awareness that nothing is quite so important or contagious as enthusiasm - for the store, for the merchandise and for customers (Comm.: LAP 55)

163 A realization that first impressions are important to the business and last impressions are longest remembered (Comm.: LAP 55)

263 How to dress appropriately for the job and maintain a well-groomed appearance (Hum. Rel.: LAP 3)

267 The knowledge of how to be orderly and systematic (Hum. Rel.: LAP 2)

269 The knowledge of how to build sound working relationships in "forced" associations (Hum. Rel.: LAP 19)

272 The knowledge that morale is the term frequently used to describe employee attitudes toward their jobs, employer and fellow employees (Hum. Rel.: LAP 16)

274 The knowledge that a positive attitude is usually reflected in one's work (Hum. Rel.: LAP 17)

284 Skill in maintaining an objective point of view in problem situations (Hum. Rel.: LAP 12)

285 Skill in maintaining good health for effective job performance (Hum. Rel.: LAP 4)

286 Skill in developing personality traits necessary for successful job performance (Hum. Rel.: LAP 6)

294 Skill in exercising self-control during trying situations (Hum. Rel.: LAP 11)

295 Skill in accepting criticism and turning it into a character-building element (Hum. Rel.: LAP 13)

296 Skill in demonstrating initiative and creativity (Hum. Rel.: LAP 10)

301 Skill in adjusting to change (Hum. Rel.: LAP 15)

302 Skill in understanding one's self (Hum. Rel.: LAP 1)

303 Skill in generating enthusiasm toward people (Hum. Rel.: LAP 8)

309 The knowledge that next to job performance, human relations is an employee's greatest responsibility (Hum. Rel.: LAP 26)

312 The knowledge that honesty and integrity are personality traits necessary in job situations such as: record-keeping, stock-keeping and jobs that require working with money (Hum. Rel.: LAP 5)

313 Attitude that understanding others and one's self is basic to working harmoniously together (Hum. Rel.: LAP 20)

316 The attitude that an employee must be willing to accept and adjust to change (Hum. Rel.: LAP 14)

319 The attitude that good personal appearance helps create effetive customer impressions (Hum. Rel.: LAP 27)

326 An attitude that good human relations depends on the personality factor and the adjustment of personalities (Hum. Rel.: LAP 45)

695 Skill: ability to determine in various situations the most efficient way to get the job accomplished (Mgt.: LAP 17)

731 Skill: ability to think ahead and plan for any emergencies that might arise (Mgt.: LAP 17)

III. Relationships with co-workers

261 Knowledge of how to achieve results through others by practicing effective human relations (Hum. Rel.: LAP 47)

268 Knowledge of how to show an interest in others (Hum. Rel.: LAP 7)

269 Knowledge of how to build sound working relationships in "forced" associations (Hum. Rel.: LAP 19)

278 The knowledge that employees will comply more readily with policies they understand (Hum. Rel.: LAP 41)

281 Skill in developing and maintaining harmonious relationships with others (Hum. Rel.: LAP 21)

282 Knowledge of methods used in sponsoring new employees in the department or store (Hum. Rel.: LAP 58)

283 Skill in working cooperatively with fellow employees, supervisors and management and being aware of their needs and motivations (Hum. Rel.: LAP 22)

289 Knowledge of how to avoid misrepresentation of policies, products and people (Hum. Rel.: LAP 24)

308 The knowledge that the store's personnel policies are established for the benefit of the store and the employee (Hum. Rel.: LAP 40)

310 The attitude that the worker's satisfactory job performance includes not only what he does, but also how he influences other people, whether good or bad (Hum. Rel.: LAP 25)

313 Attitude that understanding others and one's self is basic to working harmoniously together (Hum. Rel.: LAP 20)

317 The attitude that performing tasks in addition to one's job responsibilities when situations necessitate is important for job success (Hum. Rel.: LAP 9)

325 The attitude that employees should accept and comply with the planned policies and procedures of management (Hum. Rel.: LAP 44)

334 The attitude that there is a need for joining and participating in meetings and activities which will improve personal and professional development (Hum. Rel.: LAP 18)

758 An awareness that a personnel organization enables the policies of the firm to be carried out and enables each person employed to make a contribution to its successful operation (Mgt.: LAP 1)

IV. Relationship with employers

097 How to communicate with others in order to motivate them to work willingly (Comm.: LAP 37)

104 Knowledge of adult training classes offered for store employees and distributive workers by the local public school system and other agencies in the community (Comm.: LAP 35)

106 Understanding that to control grievances within the organization, employees should be given timely information concerning policies and procedures (Comm.: LAP 40)

262 Knowledge of the factors which appear to affect employee morale (Hum. Rel.: LAP 33)

264 Knowledge of how to build morale in employees (Hum. Rel.: LAP 38)

266 Knowledge of how to develop and maintain a pleasant working environment (Hum. Rel.: LAP 39)

270 Knowledge of how to motivate others for best performance (Hum. Rel.: LAP 50)

271 Knowledge of the evidences of poor morale - high personnel turnover, numerous grievances, increased absenteeism and tardiness, restriction of output and tardiness (Hum. Rel.: LAP 34)

272 Knowledge that morale is the term frequently used to describe employee attitudes toward their jobs, employer and fellow employees (Hum. Rel.: LAP 16)

277 The knowledge that personnel usually understand and comply more readily with policies and procedures which they have helped develop (Hum. Rel.: LAP 42)

291 The knowledge of how to interview employees regarding corrections and grievances (Hum. Rel.: LAP 43)

311 Knowledge that employee morale is a primary responsibility of management (Hum. Rel.: LAP 37)

315 Attitude that the effective supervisor must be a leader whose job is to achieve results through other people (Hum. Rel.: LAP 52)

318 The attitude that a supervisor should set an example of personal work habits and character which employees can emulate (Hum. Rel.: LAP 53)

321 The attitude that good human relations improve employee morale by encouraging cooperation, generating happiness and creating harmony (Hum. Rel.: LAP 35)

324 To develop the attitude that creativity among store personnel should be rewarded (Hum. Rel.: LAP 62)

327 The attitude that employees' ideas often prove beneficial when incorporated into business operations (Hum. Rel.: LAP 64)

328 The knowledge that employee morale is influenced by the supervisor's attitude (Hum. Rel.: LAP 36)

331 The attitude (awareness) that motivation is closely connected with communication (Hum. Rel.: LAP 35)

332 The attitude that time spent training assistant managers is worthwhile to the future of the business (Hum. Rel.: LAP 86)

580 The attitude that a continual program of training and retraining employees with product knowledge must be carried out (Prod. & Serv.: LAP 27)

604 Knowledge and understanding - how to maintain a working environment where employees can have a sense of security and reasonable freedom from worry (Mgt.: LAP 15)

715 Skill in determining, setting up and interpreting to employees those store policies and procedures that will be most beneficial to the operation of the business and to store personnel (Mgt.: LAP 3)

741 Attitude: a belief that careful and thoughtful consideration should be given to the probable effect each rule, notice and practice will have on the feelings of all concerned (Mgt.: LAP 3)

742 Attitude: a belief that employees should have a part in planning those things which affect their working conditions (Mgt.: LAP 14)

743 Attitude: a belief that there should be a constant and intelligent effort on the part of management to be absolutely fair in every policy and every practice (Mgt.: LAP 3)

744 Attitude that conditions should be such that working proves to be a satisfying social experience as well as a means of making a livelihood (Mgt.: LAP 14)

745 Attitude: belief that efficient individual workers and an organization that functions smoothly are usually outcomes of effective employee training (Mgt.: LAP 8)

765 Attitude that management must be continuously aware of promotional and transfer possibilities among store personnel in successfully filling job vacancies (Mgt.: LAP 7)

768 Attitude that a good supervisor must also be an effective teacher or trainer (Mgt.: LAP 8)

944 A belief that one should take advantage of sales training opportunities (Selling: LAP 9)

V. Relationships with customers

136 Skill in determining the reason for a customer's complaint on billing, adjusting the complaint and tactfully informing the customer of the adjustment (Comm.: LAP 25)

280 Knowledge of the ways to effectively handle difficult customers (Hum. Rel.: LAP 28)

287 Skill in representing the business favorably to customers and outside business associates (Hum. Rel.: LAP 30)

288 Skill in adapting to the personality and needs of customers (Hum. Rel.: LAP 29)

320 The attitude that good human relations within a company build good public relations (Hum. Rel.: LAP 31)

329 The attitude that the store's participation in local community fund-raising events usually creates goodwill toward the store from the public (Hum. Rel.: LAP 32)

335 Knowledge that it is the feeling of being a valued patron that converts occasional customers into regular guests (Hum. Rel.: LAP 83)

652 Knowledge and understanding of how to handle employee complaints and grievances, maintaining an objective point-of-view (Mgt.: LAP 16)

810 Knowledge of how to handle individual differences in customers (Selling: LAP 43)

823 Understanding of the ways to handle customer complaints according to store policy (Selling: LAP 60)

828 Understanding that customer loyalty can be built with timely merchandise and friendly service (Selling: LAP 47)

879 Ability to determine how to handle individual situations in which merchandise is being returned for exchange, cash refund or charge credit (Selling: LAP 14)

880 Ability to treat customers with courtesy even though they don't buy in hope that they will return to buy at some future date (Selling: LAP 48)

897 Ability to tactfully handle difficult customers (Selling: LAP 43)

899 Ability to serve customers in the manner or style that management desires (Selling: LAP 48)

927 Attitude that a customer's complaint is an excellent opportunity to build goodwill (Selling: LAP 60)

933 A realization of the importance of the salesperson's position in regard to his public relations function (Selling: LAP 4)

937 Attitude that the customer - by his/her very act of complaining - is giving the store an opportunity to correct a possible fault in its operation (Selling: LAP 60)

943 A belief that one should live up to promises made to customers (Selling: LAP 6)

NUMERICAL LISTING OF COMPETENCIES FOR HUMAN RELATIONS UNIT

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EQUIPMENT/SUPPLIES FOR HUMAN RELATIONS UNIT

Equipment:
- Overhead Projector
- Screen
- 16 mm Projector
- 35 mm Filmstrip Projector with cassette recorder

Supplies:
- Chalkboard
- Chalk
- Paper
- Pencil
- Pen

CURRICULUM CONTENT FOR HUMAN RELATIONS UNIT

	Resource
I. Understanding the importance of human relations	
A. Definitions of human relations-relationships between people; the ability to get along with others.	HO-1
1. Relationships are formal or informal	
2. Relationships are close or distant	
3. Relationships are emotional or unemotional	
B. Human relations and others	HO-2
1. Yourself - get to know and like yourself	HO-3
2. Co-workers - learn to get along with your fellow co-workers	TM-1
3. Your Supervisor - learn how to better understand your supervisor	
4. Your Customer - know that getting along with customers pays off	
II. Personality and self-understanding	
A. Skill in understanding one's self	
1. Personality - all emotional, mental, and physical traits that make up an individual	SA-1 SA-2
2. Respect the worth of one's self, of others, their property and opinions	SA-3
a) Show understanding and appreciation of others	
b) Realize that others' feelings make sense to them	
c) Be aware of others' feelings	
d) Realize that everyone is worthwhile	
e) Remember manners	
3. First impressions usually based on appearance. They may be right or wrong but they are especially important in self-understanding	
4. Attitudes - feelings or emotions; the way you act, look, or think to show your disposition or opinion	HO-4
5. Desirable employee characteristics	HO-5
a) Politeness	HO-6
b) Honesty	HO-7
(1) Respect for the property of others	HO-8
(2) Unbiased attitudes	
c) Patience	
d) Being on time	
e) Neatness	
f) Positive attitude	

Resource

- g) Dependability
  - (1) Punctuality
  - (2) Good attendance
  - (3) Assume responsibility
- h) Enthusiasm
  - (1) Builds confidence
  - (2) Gives warmth and sincerity
- i) Initiative
  - (1) Being creative
  - (2) Organizing new ideas, methods or thinking
- j) Interest in job
- k) Assume responsibility — SA-4

6. Physical characteristics - affects self-confidence and will help develop good first impressions — SA-5, SA-6
   - a) Good health — HO-9
     - (1) Exercise
     - (2) Rest
     - (3) Balanced diet
     - (4) Cleanliness
   - b) Neat appearance and good grooming — SA-7
   - c) Appropriate dress — SA-8

B. Ability to change — SA-9

1. Your ability to change
   - a) Only you can change yourself
   - b) You can change only yourself, not others
   - c) Change negative statements to positive statements
   - d) Keep mental picture of the kind of person you want to be
2. Guidelines to changes
   - a) Define problems
   - b) List all possible solutions
   - c) Analyze alternatives
   - d) Eliminate the alternatives
   - e) Reach a conclusion
3. Adjusting to change — SA-10
   - a) Recognize the changes that occur
   - b) Understand why these changes are occurring
   - c) Develop a willingness to accept these changes
   - d) Accept the change
   - e) Adjust
   - f) Try to pre-plan in future

III. Relationships with co-workers

A. Being accepted

1. Accept others in order to be accepted
2. Understand yourself
3. Understand actions of others

Resource

   4. Be interested in ideas, problems and suggestions of others.
   5. Adjust to mistakes of others
   6. Find something to like in everyone
   7. Eliminate negative attitude
   8. Smile
   9. Be a good listener

B. Working successfully with others — SA-11
   1. To understand others you must recognize that differences in behavior are due to:
      a) Age
      b) Cultural background
      c) Educational background
      d) Health
   2. Watch your manners
      a) Show genuine consideration of others
         (1) Their rights and privileges
         (2) Their likes and dislikes
      b) Show courtesy, politeness and respect toward others.
      c) Do not laugh at other people's mistakes.
      d) Develop tolerance and patience.
   3. Be recognized as an important member of the "team"
      a) Carry your share of the work load.
      b) See that every duty for which you are responsible is performed efficiently.
      c) Understand the duties of fellow employees
      d) Work with others to achieve company goals and objectives.
      e) Never pass the buck.
   4. Assist new employees
      a) Make them feel at home.
      b) Help them to get the right start by cooperating with management.
      c) Answer new employees' questions intelligently.
      d) Be friendly, smile and remember their name.
      e) Let them know you are always willing to help.
      f) Remember how you felt when you were new on the job.
   5. Traits in dealing with people
      a) You cannot change others
      b) People resent corrections
      c) Change what you can
      d) Accept what you cannot change
      e) Try to change yourself
      f) Develop a positive attitude
      g) Admit faults and mistakes

Resource

- h) Eliminate negative traits
- i) Smile
- j) Be honest and sincere

C. Understanding policies - policies are broad rules or guides for action

- 1. Company policies are categorized by types
  - a) Written
    - (1) Employee handbooks
    - (2) Policy memos
    - (3) Employee bulletin boards
    - (4) Value of written training material
      - (a) Employees understand that work to be done must be performed according to an established standard.
      - (b) All employees must adhere to the same rules.
      - (c) Reduces misunderstanding among employees
      - (d) Improves ability of employees
      - (e) New or inexperienced employees quickly learn the firm's organized methods.
      - (f) Fewer costly errors resulting from from oral instructions
  - b) Unwritten
    - (1) Seniority privileges
    - (2) Territorial rights - your own room; a special chair. In business situations: a particular work area
- 2. Observe company employee policies - developed to help a business run fairly, smoothly and orderly SA-12
  - a) Report to work on time.
  - b) Do not abuse work breaks.
  - c) Use sick-leave privileges only when absolutely necessary.
  - d) Avoid absenteeism
  - e) If you must be late or sick, call your supervisor
  - f) Look your best
  - g) Do not become too friendly with supervisors
  - h) Show respect for people with authority and experience (seniority)
  - i) Use employee discounts honestly

Resource

j) Do not discuss your personal problems at work
k) Never discuss company matters in the presence of customers or other employees

3. Observe company procedures when dealing with customers - procedures prescribe routes that should be followed in order to conform to, or carry out policy.

Note: Section V deals with relationships with customers

4. Points to be considered for promotion HO-10

Note: Refer to orientation/job interview unit TM-2

a) Be dependable and trustworthy
b) Be able to get along with others
c) Be an efficient, competent worker
d) Be healthy
e) Be prompt
f) Be loyal and honest
g) Show initiative
h) Be persistent
i) Be helpful
j) Be cheerful
k) Be responsible
l) Follow established work rules and regulations
m) Smile

D. Avoiding misunderstanding SA-13

1. Practice effective communications skills

Note: Refer to communications unit

a) Never repeat anything told to you in confidence
b) Never repeat anything you overhear
c) Do not gossip with or about fellow employees
d) Do not listen to disrespectful things about supervisors
e) Do not say disrespectful things about supervisors
f) Avoid discussion of controversial subjects
g) Use tact and understanding in all situations

2. Avoid annoying behavior
   a) Singing or whistling

SA-14

Resource

- b) Loud talking
- c) Telling dirty stories
- d) Being a pessimist
- e) Jealousy
- f) Inability to control anger
- g) Asking personal questions
- h) Chewing gum
- i) Bored expression

3. Cooperate with fellow employees and supervisors
    - a) Make suggestions, not commands
    - b) Trust superiors to make the right decisions
    - c) Do your job the way your supervisor wants it done
    - d) Don't be a clock watcher
4. Dealing with conflicts that may arise - a conflict is in emotional state characterized by indecision and tension resulting from disagreement
    - a) Use the problem-solving approach
        - (1) Identify the true problem.
        - (2) List the important facts to be considered.
        - (3) List all possible solutions to the problem.
        - (4) Evaluate the expected results of each of the solutions listed.
        - (5) Choose the best solution.
        - (6) This is the best way to deal with conflicts.
    - b) Accept or live with the problem or situation that created the conflict.
    - c) Side-step the conflict by taking action that is a substitute solution to the problem.
    - d) Retreat from the situation either physically or psychologically.

IV. Relationships with employers

A. Employer responsibilities to the worker

1. Building morale
    - a) Determine morale of workers through use of morale survey - a morale survey is a comprehensive study of the opinions and attitudes of employees in a company regarding all the factors that affect their jobs, such as supervision they receive, relationships among co-workers, pay, fringe benefits, and physical surroundings.

Resource

b) Techniques for building morale
   - (1) Recognition for a job well done
   - (2) Fair and impartial treatment
   - (3) Respect for a person's feelings
   - (4) Freedom of speech
   - (5) Chance to get ahead
   - (6) A chance to be aware of what is happening in the company
   - (7) A chance to participate in the policy-making process of a company
   - (8) Provide interesting, varied, challenging work assignments
   - (9) Provide just compensation for work

2. Providing leadership - SA-18
   - a) Management training programs for employees
     - (1) Formal classes within the firm
     - (2) Self-study courses
     - (3) College, school or institute courses
   - b) Promotions to management positions from within the organization
   - c) Keeping employees posted on modern trends in industry
   - d) Providing training to improve and update present skills
   - e) Communicate company policies and procedures to workers and make certain that they are followed
3. Improving Communications
   - a) Personal abilities required for effective communications
     - (1) Speaking
     - (2) Listening
     - (3) Writing
     - (4) Reading
   - b) Improving communication skills through additional training
   - c) Key to effective communications is sharing
     - (1) Knowledge and information
     - (2) Your own experiences
     - (3) The decision-making process
     - (4) Credit for achievement
     - (5) Responsibility
4. Providing favorable working conditions - state and federal laws or labor contracts set certain job safety rules
   - a) Benefits to employer
     - (1) Happy, satisfied employees
     - (2) More productive workers
   - b) Benefits to the employee
     - (1) Pleasant working environment
     - (2) Clean and safe working conditions

Resource

c) Ways employers improve working conditions
  (1) Provide clean, well-ventilated, well-lighted work areas
  (2) Provide adequate work space
  (3) Provide special employee lounges
  (4) Provide employee cafeterias
  (5) Furnish tools and equipment employees need to do their job
  (6) Provide on site health-care facilities for personnel
  (7) Arrange for mass immunizations during flu season
  (8) Provide employee counseling to help with emotional problems
  (9) Conduct safety training programs for employees
  10) Provide supervisors to aid and guide employees in performing their jobs
  11) Work to maintain high employee morale

B. Management styles of employers
  1. Best results occur when employee human relations skills are matched with employer management styles.

HO-11
TM-3

  2. Types of leaders - The ability to guide or direct others through one's influence and actions is leadership.
    a) Democratic leader
      (1) Characteristics
        (a) Sets directions of group participation
        (b) Maintains control
        (c) Draws ideas and suggestions from others
        (d) Takes an interest in all group members
        (e) Aids with personal development and problems of group members
        (f) Usually trains members to perform their job well
        (g) Group members know goals and objectives of the group
        (h) Group members aid in planning ways to achieve goals
      (2) Results
        (a) Best type of leadership because dignity of each

Resource

individual is most fully recognized

- (b) Accomplishes more because group members work harder and longer
- (c) Group members expected to be competent and cooperative
- (d) Workers feel their ideas are important to the business

b) Autocratic leader
- (1) Characteristics
    - (a) Completely controls group
    - (b) Assumes full authority
    - (c) Makes decisions and determines policy
    - (d) Aggressive, hostile, hardworking and very competent
- (2) Results
    - (a) Personal growth and development of group members not a primary concern
    - (b) Incompetent people must be replaced
    - (c) May criticize person in front of others
    - (d) Dedication is not present
    - (e) Some members do just enough to get by
    - (f) Does not necessarily lead; this will work for some leaders and some employees or groups

c) Free Rein Leader - sometimes referred to as laissez-faire leader. Laissez Faire means "hands off"
- (1) Characteristics
    - (a) Leader sets goals and defines work situation but does not stimulate or guide the group
    - (b) Workers carry out work duties on their own
    - (c) Leader acts as coordinator to achieve group goals
    - (d) Leader primarily handles details
    - (e) Provides information, resources, and prevents duplication of employee effort
    - (f) Do nothing leadership
- (2) Results
    - (a) Works best with highly trained, competent and mature workers
    - (b) Employee has freedom to develop own style of work

Resource

- (c) Most effective when work can be divided into individual tasks
- (d) Many employees work best when directions and plans are provided for them
- (e) Mistakes occur frequently and group members are blamed
- (f) Mistakes are usually the fault of the leader's shortcomings

C. Employee incentive programs — SA-19

1. Types of incentive programs
   - a) Cash rewards for money-saving suggestions or outstanding work
   - b) Expense-paid vacations for outstanding work
   - c) Valuable gifts for top achievement (Examples: Diamond jewelry, cars, furs, appliances)
   - d) Salary bonuses
   - e) Service certificates or awards for outstanding accomplishments
   - f) Recognition in company publications
   - g) Company advancement programs
   - h) Paid educational programs
   - i) Profit-sharing plans
2. Benefits of incentive programs
   - a) Increased creativity and productivity
   - b) Feelings of responsibility
   - c) Better decisions made
   - d) Changes easier to accept
   - e) Improves morale — T-1

V. Relationships with customers — K-1

A. Importance of customers - The most difficult jobs in the world are those that deal with people — SA-20

1. What is a customer?
   - a) A person who buys goods and services from a business
   - b) A person who has a need or want that can be satisfied by purchasing a good or service
   - c) The sole reason a business exists
   - d) A human being with emotions and feelings similar to our own

Resource

   e) Not a person with whom to argue or match wits
   f) Consumer-oriented person who is influenced by current economic, social and political affairs
   g) Person who is more outspoken, more critical, more concerned and a wiser shopper than in the past
   h) A more cost-conscious person who will pay for higher priced items if they are properly promoted

2. Needs of customers — TM-4
   a) Food
   b) Clothing
   c) Shelter
   d) Security
   e) Affection
   f) Acceptance
3. Why people buy
   a) Need
   b) Desire
   c) Pride and prestige
   d) Convenience
   e) Health
   f) Safety
   g) Special occasions
      (1) Holidays
      (2) Vacations
      (3) Entertaining friends
4. Types of Customers
   a) Silent customer
   b) Procrastinator
   c) Talkative customer
   d) Slow or methodical customer
   e) Opinionated customer
   f) Timid or overcautious customer
   g) Skeptical or suspicious customer
   h) The grouch
   i) Impulsive or changeable customer
   j) Argumentative individual
5. How to win friends with good customer relations — TM-5
   a) Become genuinely interested in other people
   b) Take pride in winning customer's friendship
   c) Smile - It takes 70 muscles to frown, 14 to smile!
   d) Remember that a person's name is the sweetest, most important sound in any language

Resource

e) Be a good listener
f) Discuss things that are of interest to others
g) Make the other person feel important, and do it sincerely
h) Good posture tells the customers you are anxious to help them
i) Answer questions in a prompt, friendly manner
j) Ultimate goal of a business is customer satisfaction

6. How do customers judge your company?
a) Appearance
(1) Outside
(2) Inside
(3) Personnel
b) Merchandise
(1) Quality
(2) Quantity
(3) Fair price
c) Cleanliness, sanitary conditions
d) Service
(1) Prompt
(2) Cheerful
(3) Courteous

7. Reasons stores lose customers
a) Death
b) Moving to another area
c) Constantly floating
d) Influenced by friends
e) Locate better bargains
f) Offended by indifference of sales personnel (Most often cited reason)

B. Building goodwill - the friendly, honest, generous, courteous, kind feeling that a business might project toward its customers and community
1. Importance of promoting goodwill
a) Creates business and regular customers
b) Brings in new customers
c) Has a definite dollar value
2. Steps in building goodwill
a) Develop a good reputation for the business
(1) High quality goods
(2) High quality services
b) Be generous
(1) Offer free gift-wrapping
(2) Provide free delivery service
(3) Offer coupons for free or discount goods or services

Resource

(4) Provide free alterations

(5) Give away specialty advertising items (Example: pencils, calendars, or balloons)

c) Develop positive management and employee attitudos toward customers

(1) Best type of goodwill because customers remember this longer

(2) Costs nothing to provide this type of goodwill

(3) Helpful attitude; friendly manner; and a pleasant smile

(4) Remember and recognize customers - know their sizes, likes, dislikes

(5) Showing courtesy and understanding

(6) Be respectful of privacy

(7) Do not be pushy or overbearing

(8) Be pleasant and considerate

3. Building good public relations - Public relations is a term used to describe the relationships that a business has with others outside of the business.

C. Dealing with Customers — HO-12

1. Simple guidelines to follow — HO-13

a) Greet them in a friendly manner — TM-6

b) Make each one feel he/she is the most important customer today — R-9

c) Call the customer by name

d) Determine the wants and needs of the customer

e) Have a sincere interest in the customer's needs and well-being

f) Be courteous

g) Treat each customer as an individual

h) Adapt to the personality of each customer

i) Try to satisfy the customer's need

j) Assure your customer that he/she, or the person receiving the merchandise or service, will be pleased with the selection

k) Thank the customer for his/her patronage

2. Observe store policies in dealing with customer services or problems — SA-21, HO-14

a) Delivery service and schedules

b) Alterations charges and schedules

c) Merchandise discounts

d) Returned merchandise, customer complaints and adjustments

e) Credit terms and payments

f) Merchandise policies regarding out-of-stock items for special sale events

Resource

- g) Special telephone orders, COD items, and "on approval" orders
- h) Free gift wrapping
- i) Mail or freight parking and shipping for the customer
- j) Rules regarding shoplifting
- k) Handling and reporting of an in-store accident of customer or employee
- l) Detecting and preventing accident-producing conditions
- m) Reporting emergencies

3. Handling customer complaints
    - a) Reasons customers complain
        - (1) Emotional
            - (a) Customer having a bad day
            - (b) Personality clash with salesperson
        - (2) Physical
            - (a) Customer is ill or in pain
            - (b) Sensitive to materials
        - (3) Logical
            - (a) Product defective
            - (b) Problem with store or store
    - b) Handle complaints with care — SA-22
        - (1) Listen
        - (2) Sympathize
        - (3) Tactfully respond to the challenge
        - (4) Provide understanding and attention
        - (5) Don't take the customer's aggression personally
        - (6) Don't add to the argument
        - (7) Provide a positive, sincere attitude in handling customer complaints
        - (8) Suggest a solution to the complaint — T-2
K-2.

STUDENT ACTIVITIES
FOR
HUMAN RELATIONS UNIT

SA-1

PERSONALITY TRAITS

Answer the following:

1. List those personality traits you possess that do not need improvement.

2. What traits do you possess that need improvement?

3. How would you go about improving those traits listed in #2?

SELF-ANALYSIS

Answer the questions as they apply to you.

	Never	Sometimes	Always
1. Do you seek opportunities?			
2. Do you avoid criticism?			
3. Do you have a positive attitude?			
4. Do you expect to succeed?			
5. Are you honest?			
6. Do you finish things you start?			
7. Do you try to learn as much as you can?			
8. Do you work toward goals?			
9. Do you control your temper?			
10. Do you try to find ways to help others?			
11. Do you try to improve?			
12. Are you well-groomed?			
13. Do you smile?			
14. Do you avoid arguments?			
15. Do you congratulate others?			
16. Do you show respect?			
17. Are you critical and bossy?			
18. Do you try not to prejudge?			
19. Do you avoid talking about others?			
20. Do you plan your time wisely?			

SELF-UNDERSTANDING

Read and answer each question.

1. What is self-understanding?

2. Why is self-understanding important?

3. Read and answer each question "yes" or "no."

    1. Do you feel uneasy when you are around people you don't know?
    2. Do you like to have people notice you?
    3. Do you complain to others about yourself?
    4. Are you able to laugh at your mistakes?
    5. Do you become depressed when you think about yourself?
    6. Do you enjoy teasing others?
    7. Do you have difficulty making friends?
    8. Are you able to adapt to most situations?
    9. Do you go out of your way to help others?
    10. Are you easily influenced by the attitudes and behavior of others?

HUMAN RELATIONS

Successful people should know how to get along with their supervisors and their co-workers. Fill in your answers on how you would handle the following situations.

1. You meet a new co-worker that you immediately don't like. What should you do?

2. You have been underpaid by your supervisor. What should you do?

3. You are offered a job for which you know you aren't suited. What should you do?

SA-5

CHARACTERISTICS

Choose any six desirable characteristics from those given in class and discuss each of these as they pertain to you.

1.

2.

3.

4.

5.

6.

SA-6

MAINTAINING GOOD HEALTH

Answer each question as accurately as you can by placing either "yes" or "no" in the space provided.

1. Do you plan your diet so that you eat well-balanced meals?
2. Do you eat breakfast?
3. Do you ever skip meals?
4. Do you have a dental check-up every 6 months?
5. Do you get adequate sleep?
6. Do you take a bath or shower each day?
7. Have you ever missed school or work because you just didn't feel like going?
8. Are you overweight or underweight?
9. Do you eat snacks between meals?
10. Have you missed at least 10 or more days of school?

SA-7

APPEARANCE

For each of the following, write at least 2 ways to maintain a well-groomed appearance.

I. Skin
  A.
  B.

II. Hair
  A.
  B.

III. Teeth
  A.
  B.

IV. Nails
  A.
  B.

V. Clothing
  A.
  B.

STUDENT ACTIVITY KEY

Answers may vary - possible answers:

I. Skin: Bath or shower daily
Use moisture lotion

II. Hair: Shampoo daily
Regular haircut

III. Teeth: Brush daily
Regular checkups

IV. Nails: Manicure regularly
Maintain clean nails

V. Clothing: Keep clothing clean
Abide by employer's dress policy

SA-8

DRESS FOR THE OCUPATION

Referring to a list of occupational titles, write the name of an occupation and the appropriate dress for it. Explain why it is appropriate.

I. Occupation:

Appropriate Dress:

Why?

II. Occupation:

Appropriate Dress:

Why?

III. Occupation:

Appropriate Dress:

Why?

REACTING TO CHANGES

Answer each question as accurately as you can.

Think back over the past two years of your life.

a. What major changes have occurred?

b. How did you react to the changes?

c. Do you understand why you reacted as you did?

d. Did you accept these changes?

ADJUSTING TO CHANGE

List the six steps in accepting and adjusting to change. Give an example illustrating each form of change.

1.

2.

3.

4.

5.

6.

ADJUSTING TO CHANGE

1. Recognize the changes
2. Understand why
3. Develop a willingness to accept the changes
4. Accept the change
5. Adjust to the change
6. Try to pre-plan future changes

The examples will vary with each student

UNDERSTANDING BEHAVIOR

People are alike in many ways. They may also differ in many ways.

1. List 4 moods you might see in a person.
   A.
   B.
   C.
   D.

2. How can these moods affect a person's behavior?

3. List several examples of personal problems that may affect a person's behavior.
   A.
   B.
   C.
   D.

4. What effects can these problems have on a person?

5. List several factors that motivate people.
   A.
   B.
   C.
   D.

6. What effects can motivating factors have on a person's behavior?

UNDERSTANDING BEHAVIOR

1. Anger, depression, fear, happiness, excitement, boredom, indifference, depression (student may think of additional moods).

2. Answers will vary.
(Sample: Person's behavior may be directed by his mood. If he is sad, he may go somewhere quiet so he can be alone.)

3. Answers will vary.
(Sample: Money problems; argument with parent)

4. Answers will vary.
(Sample: Person may become depressed because of personal problems.)

5. Answers will vary.
(Sample: money, power, position)

6. Answers will vary.
(Sample: A person who is motivated by money may "steal" sales from other employees.)

THE LONG BREAK

Randy was hired as a salesclerk in a large department store. The store has a policy of assigning new employees a "buddy", a person who has worked in the department a year or more. Randy was very pleased that he would be working closely with a veteran employee since this was his first job.

During his first day on the job, Randy and his "buddy," Ron, toured the department and discussed the merchandise.

When break time came, Randy and Ron spent 25 minutes in the employee lounge. Randy had read in the employee handbook that breaks were to be no more than 10-15 minutes. When he asked Ron if this was O.K., Ron replied that everyone did it.

Randy and Ron ate lunch together in the employee cafeteria. When 30 minutes had passed, Randy asked Ron if they should go back to their department since the employee handbook stated that no more than 25-30 minutes were allowed for lunch breaks. Ron replied that no one ever took less than 45 minutes for lunch.

The next day was Ron's day off. Randy took his morning break at the usual time. He spent 28 minutes in the employee lounge and later took a 50-minute lunch break.

Questions for discussion:

1. What type of influence did Ron have on Randy's behavior?

2. Why did Randy follow Ron's example and not the employee handbook?

3. Why is it important to observe company rules and regulations?

4. What problems will Randy (or Ron) encounter if he continues the practice of taking extended breaks?

THE LONG BREAK

Model answers: (answers will vary)

1. A bad influence because he had been given a responsibility to train a new employee. He was setting a bad example.
2. Because Ron had worked at the store at least a year (follow the leader effect).
3. So the business will run fairly, smoothly and orderly.
4. They may be given a written warning, put on probation, or fired.

AVOIDING MISUNDERSTANDINGS

"Pass-the-Word"

In this game the teacher quickly whispers the statement below to a student. The student must then whisper what he/she heard to another student. This procedure continues until all students in the room have heard the statement. The last student to hear the statement will write what he/she has heard on the blackboard.

> Once a person has repeated what he/she heard, he/she may not say the statement again to the listener.

"Sam was caught stealing fishing gear from the sporting goods store and was sent to Brushy Mountain State Prison."

ANNOYING BEHAVIOR

1. Have students role-play examples of the following types of annoying behavior.

   EXAMPLE:
   One person is trying to take a customer's order over the telephone. Another employee is singing loudly at the next desk.

   Annoying Behaviors

   1. Talking loudly
   2. "Popping" chewing gum
   3. Constantly getting mad
   4. Bored expressions
   5. Asking personal questions
   6. Being a pessimist
   7. Jealousy

2. Have students give examples of ways to tactfully tell the person about their annoying behavior.

3. After each example, have students discuss the problems that might result from the annoying behavior.

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COUNT ME IN

Alice Kelly is a counter clerk in an auto parts store. Alice has always been a very conscientious worker. Since Alice displayed such a responsible attitude in her work, her supervisor assigned her the job of conducting the inventory of rebuilt parts in the warehouse.

Sam Peters and Susan Jones were assigned to work under Alice's supervision during the inventory. Mr. Edwards, the owner of the company, told Alice that if the inventory was completed in two days, each of the three employees would receive a bonus.

Alice told Sam and Susan about Mr. Edward's bonus offer. She assigned Sam and Susan specific sections of the warehouse. Sam had completed almost half of his section by noon. When Alice checked Susan's progress, she had only completed two sheives. When Alice asked Susan what was causing the delay, Susan replied that the parts were too heavy and dirty and that if she had to count anything else, she would quit. Alice was too responsible to allow one person to ruin their chances for a bonus.

Alice showed Susan how to fill out the forms that had to be completed for the inventory. She instructed Susan to continue working on the forms while Alice finished Susan's counting.

Susan did not complete the inventory; so Alice took the forms home to complete them on time.

Questions for discussion:

1. Was Susan cooperative in taking the inventory?

2. Did Alice handle the situation well?

3. How would you have handled the situation?

4. Did Susan deserve a bonus?

COUNT ME IN

1. No.

2. Answers will vary.
(Sample: Alice side-stepped the conflict in order to keep peace. She did not show strong, authoritarian leadership.)

3. Answers will vary according to student.

4. Answers will vary according to student.

ATTITUDE GRADING CHART

Instructions:

Rate your attitude according to the following chart:

1. Outstanding
2. Good
3. Average
4. Needs improvement
5. Unsatisfactory

Employee Relations (courteous, helpful, congenial)	
Job skill (knows and uses proper job techniques)	
Initiative (sees work to be done and does it)	
Compatibility (gets along well with employees)	
Cooperative (follows suggestions)	
Ingenuity (suggests company improvements, money-saving techniques)	
Receptiveness (takes suggestions and constructive criticism)	
Overall Rating	

MORALE SURVEY

Employers are responsible for maintaining high morale among their employees. Many times a morale survey is needed to find problem areas that need correcting in the department or business, so that employee attitudes remain favorable.

You are the manager of a fast-food restaurant. Develop a morale survey to be used in your restaurant.

Example of questions:

1. Does your supervisor give complete instructions?
2. Is your supervisor fair in dealing with all employees?

You will need to include a method of rating each question.

Note: You may wish to use a number rating system in your survey
Example:

0 - Never

1 - Almost never

2 - Occasionally

3 - Most of the time

4 - Always

CASE PROBLEM

To: All Hardware Dept. Employees

From: Calvin Pryor, Buyer

Beginning today, all employees will be required to work four nights a week and on Sundays from 12:00 noon to 5:00 p.m.

No exceptions will be made to this policy.

The above memo was posted on the employee bulletin board in the hardware department. After reading the memo, Robert Adams went to the department manager, Eddie Cooper, and complained that the scheduled night work was unfair and would interfere with his basketball practice.

Eddie had not seen the memo, but read it after Robert notified him. Eddie too became upset because the buyer, Calvin Pryor, had not shown him the memo before posting it. Eddie told Robert not to worry about the night work because Eddie was the person who made out the work schedule and that he had no intention of scheduling anyone, including himself, for four nights a week.

Questions for discussion:

. Does Eddie's attitude in this case show that he is a responsible supervisor?

2. Was Eddie's response to Robert satisfactory?
 If no, why not?

3. What should Eddie have done in this case?

4. Did the buyer make a mistake in posting the memo without discussing it with Eddie first?

CASE PROBLEM

1. Not in this case.

2. No, he is supposed to follow rules, not buck them.
   (Students' answers may vary.)

3. Answers will vary.
   (Sample: Eddie should have discussed the memo with the buyer before discussing it with the employee.)

4. Answers will vary.
   (Sample: Eddie may have been unavailable when the buyer posted the memo. The buyer should alert Eddie to the situation as soon as possible and give reasons necessitating the schedule.)

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EMPLOYEE INCENTIVES

You are the manager of the stereo department at Cox's Department Store. Sales have been down lately and the reasons seems to be poor employee morale. It is impossible to give each employee a raise at this time; however, the buyer for the department has suggested implementing an employee incentive program. It is your responsibility as department manager to develop this incentive program.

Instructions:

1. Present your program to your teacher for evaluation.

2. Present your program to the class (which will act as department employees) for evaluation.

Incentive Program:

RATE YOUR PUBLIC RELATIONS SKILLS

Instructions: Answer "Yes" or "No" to the following questions. Place an "X" in the appropriate space. Be honest with yourself when answering the questions.

	Yes	No
Do you like to meet people?		
Do you smile more than you frown?		
Do you try to remember names of people you meet?		
Are you out-going?		
Do you care what others think about you?		
Are you a good listener?		
Are you a good conversationalist?		
Are you sincere in dealing with others?		
Do you make friends easily?		
Do people remember you favorably?		

Rating: If you answered "Yes" to 9 or more questions, you are representing your business favorably. If you marked "No" on two or more questions, you need to work on improving your public relations skills.

THE COMPLAINER

Mrs. Jones stormed over to the hosiery department in Cohen's Department Store. She threw her package on the counter. The startled sales clerk did not know what was happening. Mrs. Jones, speaking loudly, said,"This is the third time I've had to return these hose. They have a run in them and I've never worn them. I expect to buy quality merchandise from this store, and I want to know what you're going to do about this problem."

Mrs. Jones left the hosiery department happy and satisfied.

1. How did the sales clerk change Mrs. Jones' attitude? Write your own version of the dialogue between the sales clerk and Mrs. Jones.

2. What are four techniques that could be used in handling this problem?

THE COMPLAINER

1. Answers will vary.
   (Sample answer: She changed her mood from mad to happy by using good human relations skills.)

2. Answers will vary.
   (Sample: Points that may have been mentioned are:
   (1) Determine problem with that brand of hose
   (2) Offer solution(s) to problem
   (3) Don't argue with customer
   (4) Follow guidelines for handling customer complaints

CUSTOMER COMPLAINTS

Listed below are several types of complaints which employees may be forced to handle in a business. Role-play these situations before the class.

One person should play the part of the customer and another person should role-play the employee. Have students evaluate the employee's handling of each situation. Students should suggest additional methods for solving the problem.

1. A woman has bought a pair of tennis shoes for her son. He wore them 2 days and the soles began tearing away from the shoes. She is a good customer, but today she is very angry.

2. A man and his son were eating dinner at Leslie's Restaurant. The man called his waitress back to his table shortly after his meal arrived. He complained that his soup was cold, his milk was hot, and that his son's sandwich did not have the mustard and cheese he had ordered.

3. Rob Anderson had traveled 500 miles to attend a business meeting. He checked into the Seaside Motel where he had reservations. When he opened the door to his room, he found the room had not been cleaned. It was late and he was very tired. He had planned to take a warm shower and study his presentation for the meeting. He stormed back to the registration desk to complain about his dirty room.

HANDOUTS
FOR
HUMAN RELATIONS UNIT

HO-1

VOCABULARY FOR HUMAN RELATIONS UNIT

Attitude - a manner of acting, feeling or thinking that shows one's disposition

Autocratic ruler - a supreme ruler of unrestricted power. An arrogant, dictatorial person

Character - an individual's pattern of behavior, moral constitution (what you really are)

Conflict - an emotional state characterized by indecision and tension resulting from disagreement

Cooperation - a joint effort

Conscience - governed by what one knows is right; honesty; scrupulousness

Courtesy - well-mannered conduct in consideration of others

Democratic - existing or providing for the benefit or enjoyment of all

Efficiency - ability to produce the desired effect with a minumum of effort

Emotion - a strong feeling

Enthusiasm - intense or eager interest; zeal; fervor

Ethics - a system of standards of right and wrong; moral conduct

Excuses - apologies; an explanation given in defense of one's conduct

Goodwill - an intangible that is the good, friendly, honest, generous, courteous, and kind feeling that a business projects and customers expect

Gossip - information about an individual that is passed from one person to another

Grapevine communications - an informal communication system among employees

Habit - a thing done often and hence done easily; act that is acquired and has become automatic

Harmony - agreement in feeling, action, ideas, interests; peaceful or friendly relations

Human relations - the connections between or among persons in business or private affairs

Humility - lack of pride; courteous respect; unpretentiousness

Improvement - an increase in value or in excellence of quality or condition

Incentive - that which incites, or tends to motivate force; stimulus

Initiative - the characteristic of organizing new ideas or methods; ability to think and act without being urged

Integrity - state of being of sound moral principle; uprightness; honesty; sincerity

Judgment - the ability to come to opinions of things; power of comparing and deciding; understanding; good sense

Loyalty - faithfulness

Mannerism - a peculiar style; a characteristic mode or peculiarity of action

Morale - a term used to describe employees' attitudes toward their jobs, employer, and fellow employees

Morale survey - a comprehensive study of the opinions and attitudes of employees in a company, regarding all factors that affect their jobs

Motivation - an impulse, emotion or desire that moves one to action

Negative - lacking in positive quality or character

Out-going - expressive; sociable

Personality - habitual patterns and qualities of behavior of an individual, as expressed by physical and mental activities and attitudes

Positive - confident; assured

Praise - to express approval or admiration of

Pride - a high opinion of one's own worth and importance; pleasure or satisfaction derived from personal possession or accomplishment

Procrastination - postponing of action; putting off doing something a future time

Profit-sharing plan - a pension plan that is supported by the profits of a company

Psychology - the sum of a person's actions, traits, attitudes and thoughts

Punctuality - promptness; the quality of being on time

Rationalization - reasonableness

Reputation - what people think you are (see character)

Respect - to show honor or esteem for; to treat with courtesy; to appreciate a person

Responsibility - obligation

Rumors - reports of news that have no traceable source and cannot be confirmed

Self-analysis - a taking apart of oneself to discover one's nature

Self-confidence - reliance on one's own powers; sure of oneself

Self-control - to exercise authority over oneself; to direct or regulate oneself

Self-judgment - good sense

Self-pity - sorrow for oneself

Seniority - the length of time a person has been employed by a company

Skill - ability; proficiency; expertness

Social - having to do with human beings living together as a group in a situation requiring that they have dealings with one another

Success - a favorable or satisfactory outcome

Sympathy - the ability to enter into another person's feelings

Tact - ability to express your ideas and opinions so that they do not hurt or offend others; delicate perception of the right thing to say or do without offending

Talent - any natural ability or power; natural endowment

Tolerance - indulgence or lenience in judging the opinions, customs, or acts of others

Trait - a distinguishing quality or characteristic, especially of personality

Unselfishness - having regard for the happiness and welfare of others

312

HO-1A

VOCABULARY FOR HUMAN RELATIONS UNIT

1. Attitude
2. Autocratic
3. Character
4. Conflict
5. Cooperation
6. Conscience
7. Courtesy
8. Democratic
9. Efficiency
10. Emotion
11. Enthusiasm
12. Ethics
13. Excuses
14. Goodwill
15. Gossip
16. "Grapevine"
17. Habit

18. Harmony
19. Human Relations
20. Humility
21. Improvement
22. Incentives
23. Initiative
24. Integrity
25. Judgment
26. Loyalty
27. Mannerisms
28. Morale
29. Morale survey
30. Motivation
31. Negative
32. Outgoing
33. Personality
34. Positive
35. Praise

36. Pride
37. Procrastination
38. Profit-sharing plan
39. Psychology
40. Punctuality
41. Rationalization
42. Reputation
43. Respect
44. Responsibility
45. Rumors
46. Self-analysis
47. Self-confidence
48. Self-control
49. Self-judgment
50. Self-pity
51. Seniority
52. Skill
53. Social

54. Success

55. Sympathy

56. Tact

57. Talent

58. Tolerance

59. Trait

60. Unselfishness

HO-2

THE VALUE OF INITIATIVE

The world bestows its big prizes, both in money and honors, for but one thing, and that is Initiative. What is Initiative? I'll tell you: It is doing the right thing without being told. But next to doing the right thing without being told is to do it when you are told once. That is to say, carry the Message to Garcia: those who can carry a message get high honors, but their pay is not always in proportion.

Next, there are those who never do a thing until they are told twice: such get no honors and small pay.

Next, there are those who do the right thing only when Necessity kicks them from behind, and these get indifference instead of honors, and a pittance for pay. This kind spends most of its time polishing a bench with a hard luck story.

Then, still lower down in the scale than this, we have the fellow who will not do the right thing, even when someone goes along to show him how and stays to see that he does it: he is always out of a job, and receives the contempt that he deserves, unless he happens to have a rich Pa, in which case Destiny patiently awaits around the corner with a stuffed club.

TO WHICH CLASS DO YOU BELONG??????

..... Elbert Hubbard

HO-3

I BELIEVE

"I believe in the greatness of the individual, and that I am in this world for a purpose, that purpose being to put back into life more than I have taken out.

I believe in the integrity of other people, assured that they try as hard to follow the gleam, even as I.

I believe in the gallantry of older people whose seasoned experience and steadiest devotion has preserved for me the precious heritage of the past.

I believe in the magnificence of the past, knowing that without its storied wealth I would possess nothing.

I believe in the challenge of the future, fully realizing there will be no future except it becomes alive through me.

I believe in the contagion of health, and that I can spread it through cheerfulness, wholesome habits, sensible expenditure of energies, and wise use of foods.

I believe in the nobility of work as the creative expression of the best within me, and as my share in easing the common load of all.

I believe in the enrichment of play and laughter as the means of cleansing my body of staleness and my soul of bitterness.

I believe in God, who justifies all these beliefs; he is the still small voice within, ever urging me toward the unattained. Since he cares for these things, I believe that even death cannot steal these precious possessions from me.

And whatever more I believe is entwined in those precious feelings that lie too deep for words."

Anonymous

POLISH YOUR PERSONALITY

SEARCH FOR WAYS TO DIVERT YOUR ANGER AND AGGRESSION. TAKE TIME TO THINK OF SOMETHING COMPLIMENTARY TO SAY BEFORE LASHING OUT AT SOMEONE, AND YOU'LL FIND YOUR ANGER COOLING OFF. BUT DON'T BOTTLE UP YOUR ANGER WHEN ANNOYED BY A SITUATION. INSTEAD, ANALYZE WHY IT AROSE AND LOOK FOR A CONSTRUCTIVE SOLUTION.

LEARN TO BE FLEXIBLE - TO COMPROMISE. SEE EVERY SITUATION THROUGH THE EYES OF THE OTHER PERSON AS WELL AS THROUGH YOUR OWN.

BRING ENTHUSIASM INTO EVERY TASK. AFTER ALL, ANYTHING WORTH DOING AT ALL IS DESERVING OF ENTHUSIASM. TO BE ENTHUSIASTIC IS TO GIVE YOUR ENTIRE PERSONALITY A GLOW.

LEARN TO DISAGREE AGREEABLY. NO INTELLIGENT PERSON EXPECTS YOU TO "RUBBER STAMP" ALL HIS IDEAS, BUT HE DOES EXPECT POLITENESS AND RATIONALITY WHEN YOU DISAGREE WITH THEM.

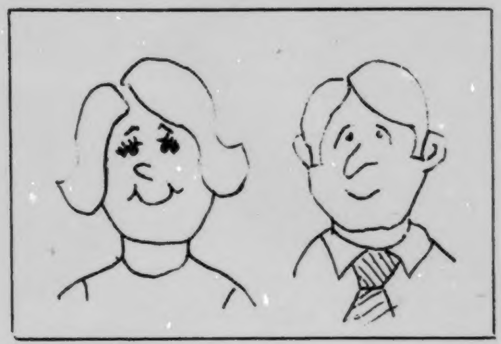
SUCCESS IN DISTRIBUTION

- KNOWLEDGE
  - OF THE MARKETING PROCESS
  - OF THE GOALS OF THE BUSINESS
  - OF SOCIETY
  - OF HUMAN RELATIONS
  - OF YOUR JOB IN THE BUSINESS

- ABILITY
  - TO ANALYZE
  - TO MAKE DECISIONS
  - TO THINK
  - TO GENERATE NEW IDEAS
  - TO COMMUNICATE

HO-6

THE SUCCESSFUL
D.E. STUDENT AND EMPLOYEE



DEDICATION
ACCEPTING
CHANGE

INTEGRITY
ALERTNESS
LOYALTY

DESIRE
TO
SERVE OTHERS
WORK &
IMPROVE SELF

WAYS TO BUILD WORKING RELATIONSHIPS

Sound working relations with your co-workers and your supervisor come about by working harmoniously with each other toward common goals

1. Take pride in your work.
2. Relate with others honestly, fairly and with respect.
3. Show an interest in and consideration for others.
4. Assist others and cooperate.
5. Maintain positive attitudes.
6. Place business objectives before personal ones.

DEMONSRATE GOOD PERSONALITY TRAITS

	ON THE JOB	AT SCHOOL
COOPERATION	Help others when possible. Share responsibilities. Work well with store personnel. Follow rules.	Participate in school activities. Be flexible - go along with other ideas. Follow school regulations.
HONESTY	Be careful with money. Do not waste time. State opinions honestly. Do not misrepresent merchandise.	Abide by school honor system. Respect property of others.
DEPENDABILITY	Be prompt in reporting to work as well as lunch hours. Do thorough and consistent work. Follow instructions.	Attend classes regularly. Be prompt. Get all assignments in on time. Complete all work.
PATIENCE	Try to understand the needs and desires of customers.	Try to understand the opinions of others. Be patient, even though subject is not of particular interest. Refrain from quick and unjust criticisms.
COURTESY AND TACT	Be cordial and respectful. Show appreciation. Be polite. Speak pleasantly.	Be pleasant with teachers and students and respect their opinions. Suggest help rather than force yourself on others.
ENTHUSIASM	Be alert and alive. Do more than your share. Have a ready smile. Be friendly. Be attentive. Be proud of your store.	Be friendly. Develop interest in school subjects. Show school spirit.

LOYALTY	Be trustworthy. Keep confidence. Do not divulge store information. Do not discuss wages or raises with other employees.	Do not discuss problems that have been told to you in confidence.
INITIATIVE	Show that you are interested in learning and doing a good job. Suggest ideas. Keep busy. Use slack moments or leisure time to learn.	Develop study habits. Do your utmost to complete assignments. Participate in groups. Learn to work "on your own."
SELF-CONTROL	Control temper. Accept criticisms. Maintain poise. Control enthusiasm. Avoid over-aggressiveness. Do not display fatigue or boredom.	Control temper in classroom and with fellow students. Show enthusiasm without becoming overbearing.

PERSONAL APPEARANCE

Do I make a good impression upon the people that I meet?

Do I wear my clothes the way they are supposed to be worn, such as shirt tails in, shirt collar down, buttons buttoned, etc.?

Do I keep my clothes neat and clean?

Do I wear appropriate clothes to fit the occasion?

Do I change my underclothes and socks (hose) daily?

Do my clothes look good because I walk and sit correctly?

Do I keep my shoes shined and repaired?

Do I brush my teeth regularly and use a mouth wash if I have bad breath?

Do I wash my face and hair regularly and see the dentist periodically?

Do I keep my hair neat and clean?

Do I keep my fingernails clean?

Am I in good health, and do I reflect energy and enthusiasm?

Do I keep myself well-groomed, neat and clean?

Do I use a deodorant when necessary?

Do I shave everyday if necessary?

Do I use moderation when drinking, smoking, or eating?

Do I practice good posture and carry myself well?

Do I have a good complexion?

Am I overweight or underweight?

Do I get enough sleep and exercise each day to keep myself physically fit?

WOULD YOU PROMOTE YOURSELF?

Do you observe the rules of the establishment faithfully?

Can you leave your personal problems at home?

Do you ignore rumors and refuse to gossip?

Do you keep yourself well-groomed and neat?

Do you keep your work area neat and in order?

Do you offer to help others when they are swamped with work?

When you make a mistake, do you admit it, rectify it, and avoid making the same mistake again?

Can you keep business secrets?

Are your job skills and speeds above average?

Do you get along well with people?

Do you use supplies and equipment the same as you would if you were paying for them?

Do you take pride in every bit of work you put out?

Are you a willing worker?

Do you ever stay a few moments over time to finish a particular task?

Are you punctual and dependable?

Do you spend a great deal of time in personal telephone conversations?

Do you insist on a "coffee break" even when the work is greatly behind schedule?

WHAT'S A SUPERVISOR?

If he's pleasant, he's too familiar.

If he's sober-faced, he's a sour puss.

If he's young, he doesn't know anything.

If he's old, he's an old stiff.

If he belongs to a lodge, the members expect favors.

If he goes to church, he's a hypocrite.

If he doesn't, he's a heathen.

If he doesn't, he's a tightwad.

If he talks to everybody, he's a gossip.

If he doesn't, he's stuck up.

If he insists that the rules of the office be kept, he's too particular.

If he doesn't, he's careless.

If he looks around, he's snoopy.

If he doesn't, he's unobservant.

If he tries to settle all complaints, he must have the wisdom of Solomon.

If he worries about them, he will soon have ulcers.

To be a supervisor you must have the patience of Job, the skin of a rhinoceros, the cunning of a fox, the courage of a lion, and be blind as a bat and silent as a Sphinx.

No one ever said being a supervisor was an easy job.

CUSTOMER RELATIONS POINTERS

A. Some customers become disillusioned when:
  Services are not fully explained
  Services are not as advertised
  Services sold to them do not fulfill customers' needs

B. During busy periods remember to:
  Help all customers as soon as possible
  Help all customers adjust to the situation
  Remain calm

C. Customers occasionally don't trust salespeople because:
  Claims have been exaggerated
  Statements have been ridiculous
  Salespeople do not always listen to the customers

D. Customers should be sold the service or services that are beneficial to them.

E. Customers at the close of the working day are entitled to the same services as customers contacted earlier in the working day.

F. Never judge customers by the clothing they wear.

G. Even employees without direct public contact should work in a fashion that will help maintain good public relations.

H. Approach customers promptly and pleasantly.

I. Treat each customer as an individual.

METHODS FOR REMEMBERING NAMES:

Principle of association

1. More ridiculous the association, the easier it is to recall
2. Words similar to sound, sight or feel of person's name (Example: Jack - back)
3. Contrast or opposites such as "light-dark"

Develop a mental picture

1. Their size and shape
2. Types of clothing

   Example: Peggy Archer is a real estate salesperson who enjoys raising horses for a hobby. Visualize Peggy sitting on the back of a horse holding a bow and arrow. She has it aimed at a sign reading "Peggy's Real Estate."

Repetition

1. Say the name aloud
2. Get it right
3. Repeat it
4. Write it down as soon as possible

Be motivated

"GRAB" hold of that name!
Get it right
Repeat it
Associate it
Be motivated

SIX METHODS FOR SUCCESS IN A SMALL STORE

You can increase your store's potential for success by using the methods discussed below. In addition, use outside advisors, such as your accountant, banker, and lawyer, to help you over the rough spots.

1. CATER TO CUSTOMERS

Your number one job should be to please customers. Roll out the red carpet for them. They keep you in business.

Learn their likes and make them feel you are interested. Give an extra bit of service. People will remember and tell others.

Be an expert on your products. Tell the truth about them even if it means a lost sale.

Build on existing customers. It is easier to increase their purchases than to draw in new people. Always thank customers.

2. BUILD AN IMAGE

A small retail or service firm needs steady and solid promotion. Part of building an image is using ads, handbills, radio or TV sports. They set the stage.

Yet many a store suffers because the owner fumbles his role at the point of sale. There, use your personality to encourage people to think favorably of your store and its goods.

A clean, well-lighted store helps to create a favorable image of its merchandise.

3. ENCOURAGE TEAMWORK

The satisfaction customers get from trading with you will be only as good as your employees.

So don't keep secrets from your staff. Give them facts about merchandise. Let them help decide what to put on sale and how to display it.

In teamwork, employees do their jobs without prompting. Teach them to know what to do, how to do it, and when to do it.

Praise employees in public. Correct them in private.

4. PLAN AHEAD

Teamwork makes it easy to plan ahead. Employees who can do a variety of jobs save your time for management work.

Watch the calendar for special events which need advance preparation. Use the 5-day weather forecast as a clue for planning special sales.

Train an assistant. Put him in charge and take a day off. This will help him learn.

Look ahead. Estimate your sales and cash flow for the next 5 years. Make plans for financing the the store's growth.

5. LOOK FOR PROFIT VOLUME

The name of the game in a store is profit. A big sales volume does not necessarily mean a high profit volume. Profit depends on what is left after you pay your bills.

Keep expenses in line. Make a list of them - both fixed and variable expenses. Rent is an example of fixed expenses. You have to pay it even if you don't sell anything. Bags and wrapping paper are examples of expenses that vary with sales.

Determine your break-even point - the point at which sales volume and expenses are equal - and use it as a control tool. Your sales volume should be way beyond the point at which your revenue and expenses balance.

6. PAY YOUR CIVIC RENT

A store's opportunities for expansion are tied up with the growth of the community in which it is located. When a city has reputation for "being a good place to live," it is more apt to hold residents and attract new ones.

You "pay your civic rent" when you take part in local clubs and other organizations that work to build the community.

One caution: "Take on only what you can handle. It is better to use your management skills effectively on a few projects than to squander them on many.

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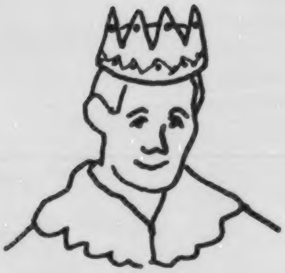
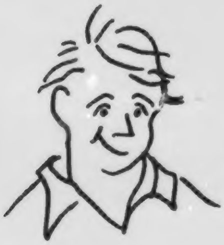
TRANSPARENCY MASTERS
FOR
HUMAN RELATIONS UNIT

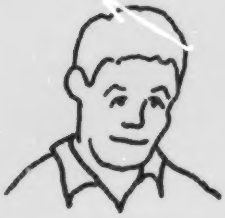
THREE SIDES OF SELF



THE PERSON YOU THINK
YOU ARE



THE PERSON OTHERS THINK
YOU ARE



THE PERSON
YOU ARE

THE INDISPENSABLE MAN

Sometime when you're feeling important,
Sometime when your ego's in bloom,
Sometime when you take it for granted,
You're the best qualified in the room.

Sometime when you feel that your going
Would leave an unfillable hole,
Just follow this simple instruction
And see how it humbles your soul.

Take a bucket and fill it with water,
Put your hand in it, up to your wrist;
Pull it out, and the hole that's remaining,
Is a measure of how you'll be missed.

You may splash all you please when you enter,
You can stir up the water galore;
But stop, and you'll find in a minute,
That it looks just the same as before.

The moral in this quaint example,
Is to do just the best that you can.
Be proud of yourself, but remember,
There is no indispensable man.

Anonymous

H.R.
TM-3

LEADERSHIP QUALITIES

- VITALITY
  - ALERTNESS
  - ENDURANCE
  - VIGILANCE
- DECISIVENESS
  - ABILITY TO MAKE UP ONE'S MIND
  - DOESN'T MEAN SNAP OR IRREVERSIBLE DECISIONS
- PERSUASIVENES
  - GETS PEOPLE TO:
    - DO WHAT HE WANTS DONE
    - THE WAY HE WANTS IT DONE
    - AT THE TIME HE WANTS IT DONE
- MENTAL CAPACITY
  - PREREQUISITE TO ABOVE QUALITIES
  - INCLUDED IN ABOVE QUALITIES

H.R.
TM-4

MASLOW'S HIERARCHY OF NEEDS

(5)	SELF-ACTUALIZATION	*THE BEST YOU CAN BE
(4)	SELF-ESTEEM	*APPROVAL OF OTHERS *ACHIEVEMENT
(3)	LOVE & BELONGING	*ATTENTION *AFFECTION
(2)	SAFETY	*PHYSICAL SECURITY *NEED FOR CONSISTENCY
(1)	BASIC	*FOOD, CLOTHING, SHELTER *SLEEP, AIR

HUMAN RELATIONS RULES

Be thoughtful of the opinions of others - there are three sides to every story - yours, the other fellow's, and the right one.

Be generous with praise - be cautious with criticism.

Be friendly and helpful - to have friends, you must be friendly.

Smile at people - it takes 70 muscles to frown and only 14 to smile.

Call people by name - the sweetest music to anyone's ear is the sound of his own name.

Be considerate of the feelings of others.

Speak to people - there is nothing as nice as a cheerful word or greeting.

Be cordial - speak and act as if everything you do is a genuine pleasure.

H.R.
TM-6

THE VALUE OF A SMILE

It costs nothing, but creates much.

It enriches those who receive without impoverishing those who give.

It happens in a flash, and the memory of it sometimes lasts forever.

None are so rich they can get along without it, and none so poor but are richer for its benefits.

It creates happiness in the home, fosters goodwill in a business, and is the countersign of friends.

It is rest to the weary, daylight to the discouraged, sunshine to the sad, and nature's best antidote for trouble.

Yet it cannot be bought, begged, borrowed, or stolen, for it is something that is no earthly good to anyone until it is given away.

And if in the course of the day some of your friends should be too tired to give you a smile, why don't you give them one of yours?

For nobody needs a smile so much as those who have none left to give!

SMILE!

TESTS AND KEYS
FOR
HUMAN RELATIONS UNIT

HUMAN RELATIONS

1. Define the term morale.

2. List several characteristics of poor morale.
    a.
    b.
    c.
    d.
    e.

3. How can improved communications motivate employees?

4. List 6 examples of favorable working conditions that will have a positive effect on employees.
    a.
    b.
    c.
    d.
    e.
    f.

5. List 3 characterists of the democratic management style.
    a.
    b.
    c.

6. List a pro and a con of the democratic management style

    Pro-

    Con-

7. List 3 characteristics of the autocratic management style.
    a.
    b.
    c.

8. List a pro and a con of the autocratic management style.
   Pro-

   Con-

9. List 3 characteristics of the free-rein management style.
   a.

   b.

   c.

10. List a pro and a con of the free-rein management style.
    Pro-

    Con-

11. What value do employee incentive programs have in a business?

12. Give 3 examples of employee incentive programs.
    a.

    b.

    c.

13. The leadership of store personnel is whose responsibility? Why?

HUMAN RELATIONS

1. A term used to describe employees' attitudes toward their jobs, employer, and fellow employees
   (Answers will vary.)

2. Late constantly
   Bored expression
   Sloppy appearance
   Don't-care attitude
   Has to be told everything to do

3. They understand why and what they are to do
   (Answers will vary.)

4. (a) Good lighting
   (b) Good ventilation
   (c) Employee lounge
   (d) Employee cafeteria
   (e) Benefit programs
   (f) Fair supervision

5. Answers may vary
   (a) Draws ideas and suggestion from group
   (b) Group works together under manager's direction to achieve goals
   (c) Is interested in group's personal problems

6. Answers may vary
   Pro- Best type of leadership
   Con- Group members expected to be cooperative although they are not always so

7. Answers may vary
   (a) Dominates group
   (b) Has complete authority
   (c) Aggressive, hostile

8. Answers may vary
   Pro- Incompetent people must be replaced
   Con- Personal growth of group members is stifled

9. Answers may vary
   (a) Group has little supervision
   (b) Leader coordinates group goals
   (c) Members work on their own

10. Answers may vary
    Pro- Allows freedom to develop own styles
    Con- People who need supervision do not do well under this

11. Improve employee morale

12. Answers may vary
    - (a) Cash rewards
    - (b) Expense-paid vacations
    - (c) Service certificates or awards

13. Supervisors lead personnel under their direction because they were selected on the basis of ability and experience, and have a broader understanding of store operations than the other employees.

CUSTOMER RELATIONS

1. Why are customers important to a business?

2. Define goodwill.

3. List several ways a business can build goodwill

   a.

   b.

   c.

   d.

4. List at least 7 guidelines to follow when dealing with customers.

   a.

   b.

   c.

   d.

   e.

   f.

   g.

CUSTOMER RELATIONS

1. Because customers are the sole reason for doing business. This is where a business gets the money needed to stay in business.

2. The friendly, honest, generous, courteous, kind feeling that a business might project toward its customers and community.

3. Answers will vary.
   a. Develop a good reputation by selling high quality goods/services.
   b. Offer free or discount services/goods.
      Examples: gift-wrapping, coupons, alterations, etc.
   c. Good customer relations by employees and management
   d. Courtesy

4. a. Listen
   b. Sympathize
   c. Be tactful
   d. Provide understanding
   e. Don't react to aggression
   f. Don't continue the argument
   g. Suggest a solution

AUDIOVISUAL AIDS FOR HUMAN RELATIONS UNIT

NOTE: The following audiovisual aids are optional for the human relations unit. They should be reviewed by the teacher before use and may be used at points selected by the individual teacher.

F-1 You and Your Customers
Small Business Administration
P.O. Box 15434
Fort Worth, Texas 76119
For free loan, call 30 days in advance:
(901) 521-3588

F-2 The Habit of Winning
Same as F-1

F-3 Getting Ahead: The Road to Self Development, 16mm.
Roundtable Films
113 N. San Veneente Blvd.
Beverly Hills, Cal.

F-4 Motivation Through Job Enrichment, 16mm.
Bureau of National Affairs Communications
5615 Fishers Lane
Rockville, MD 20852

F-5 A Resume' of Vince Lombardi's Five Rules for Success, 16mm.
Dartnell Corporation
4660 Ravenswood Ave.
Chicago, IL 60640

F-6 Courtesy: Food Service is People Service #114, 16mm. ($189)
National Educational Media, Inc.
15760 Ventura Blvd.
Encino, CA 91436

F-7 Courtesy: The Inside Story #115, 16mm. ($189)
Same as F-6

F-8 Courtesy is the Answer #H 206, 16mm. ($340)

F-9 Handling Complaints #B 402, 16mm. ($255)

F-10 Your Personal Appearance #B 406, 16mm. ($250)

F-11 Personal Grooming and Hygiene 409, 16mm. ($275)
Same as F-6

F-12 The Fine Art of Keeping Your Cool 408, 16mm. ($425)
Same as F-6

FS-1 Courteous Service (35 mm w/audio cassette) ($65)
Same as F-6

FS-2 Courtesy Depends on You (35 mm. w/audio cassette) ($65)
Same as F-6

REFERENCES FOR HUMAN RELATIONS UNIT

R-1 *A Training Course for Waitress/Waiters*. Hawley, Distributive Education Materials Lab, Ohio State University.

R-2 *Distributive Education II Course of Study*. State Department of Vocational and Technical Education, Stillwater, Oklahoma.

R-3 *Distributive Education 2nd Year Series*. Unit I: "Personal Success," Department of Education, Vocational and Technical Education, Distributive Education, Tallahassee, Florida.

R-4 *Fashion Marketing and Merchandising*. Tolman, Melody Publishing Co. 1974.

R-5 *Front End Operations*. Luter, Instructional Materials Center, The University of Texas at Austin, 1977.

R-6 *How to Get a Job and Keep It*. Goble, Stock-Vaughn, 1969.

R-7 *Human Relations in Business*. Eggland and Williams, South-Western Publishing Co., 1978.

R-8 *Human Relations in Marketing*, Hiserodt, Gregg Division, McGraw-Hill, 1978.

R-9 *Interstate Distributive Education Curriculum Consortium*. Human Relations LAPS, Ohio State University, 1974

R-10 *Jeffrey's Department Store - A Retailing Simulation*. "Employee's Guide", Koeninger and Hephner, Gregg Division, McGraw-Hill, 1978.

R-11 *Job Instruction Training*. Hawley, Distributive Education Materials Lab, Ohio State University.

R-12 *Retailing Principles and Practices*. Richert and Meyer, Haines and Harris, Gregg Division, McGraw-Hill, 1974.

R-13 *School and Business Relationships*. Luter, Instructional Materials Lab., Distributive Education Department, Division of Extension, University of Texas at Austin, 1969.

R-14 *The Art of Delegating*. Canei, Distributive Education Materials Lab., Ohio State University.

R-15 *Training in Your Community for Tourism*. Canei, Distributive Education Materials Lab., Ohio State University.

MATHEMATICS UNIT

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OUTLINE FOR MATHEMATICS UNIT

I. Fundamentals--basic skills
   - A. Addition
     1. General principles
     2. Column and horizontal
     3. Combining numbers
     4. Checking addition
   - B. Subtraction
     1. Parts defined
     2. Finding one unknown addend
     3. Borrowing
     4. Checking subtraction
   - C. Multiplication
     1. Proper procedure
     2. Checking multiplication
   - D. Division
     1. Defined
     2. Proper procedure
     3. Moving left to right
     4. Zero in quotient
     5. End zeros
     6. Checking division
   - E. Fractions
     1. Parts defined
     2. Reducing to lowest terms
     3. Multiplying without changing value
     4. Equivalent fractions
     5. Higher value fractions
     6. Changing improper fraction to mixed number
     7. Changing mixed number to improper fraction
     8. Adding: Same denominator
     9. Adding: Different denominator
     10. Adding: Mixed numbers
     11. Subtraction of fractions
     12. Subtraction of mixed numbers
     13. Multiplication of fractions
     14. Multiplication of mixed numbers
     15. Division of fractions
     16. Division of mixed numbers
   - F. Decimal numbers
     1. Place value
     2. Denominator of decimal fraction
     3. Conversion of common fractions
     4. Adding and subtracting decimal numbers
     5. Multiplying
     6. Division
   - G. Percentage concept
     1. Percent is a ratio
     2. Ratio and quotient
     3. Percentage expressed in hundredths

    4. Converting percent to fraction
    5. Converting percent to decimal
    6. Converting other type fractions to percent
H. Algebraic expressions
    1. Symbols for multiplication
    2. Squared--to the power of
I. Metric system overview
    1. Why metric system?
    2. Conversion of one metric unit to another
    3. Meter, liter, gram
    4. Metric abbreviations
    5. Prefixes for greater or lesser quantities
    6. Prefix hand-out
    7. Equivalents
    8. Conversion factors
    9. Temperature measurements

II. Wage income

A. Methods of labor compensation
    1. Weekly
    2. Bi-weekly
    3. Piece-rate wages
    4. Commissions
    5. Salary plus commission
B. Overtime pay
    1. Base period of 36 hours, 32 hours, etc.
    2. Rates at time and a half, twice regular rate, etc.
    3. Holiday pay
    4. Time and a half defined
C. Deductions
    1. Deductions allowed by law
    2. Federal withholding tax and F.I.C.A.
D. Filing student income tax

III. Invoices/Discounts

A. Trade discounts
    1. Single (straight) discount
    2. Series discount
B. Cash discounts
    1. Common terms
    2. Determination of time
C. Transportation terms
    1. F.O.B
    2. F.O.B. factory
    3. F.O.B. port of entry
    4. F.O.B. destination
    5. F.O.B. any city

IV. Pricing merchandise

- A. If a profit is to be realized from a business, merchandise must be priced properly
- B. Pricing terms
  - 1. Retail price
  - 2. Selling price
  - 3. Cost price
  - 4. Markdown
  - 5. Markup
    - a) Initial markup
    - b) Maintained markup
    - c) Computing initial markup percentage
- C. Determining the retail price
- D. Determining cost of merchandise

V. Open-to-buy

- A. Computing open-to-buy
- B. Importance of open-to-buy

VI. Profit and loss statement

- A. Definition
- B. Used by businesses to show either the net profit or net loss of the business after expenses are paid
- C. Formula for determining net income
  - 1. Income from sales
  - 2. Cost of goods sold
  - 3. Gross profit on sales (gross margin)
  - 4. Operating expenses
  - 5. Net income (net profit)

OBJECTIVES FOR MATHEMATICS UNIT

I. Fundamentals--basic skills

Upon completion of this section, the student should be able to:

A. Solve problems involving the four basic operations of whole numbers
B. Perform mathematical operations concerning all basic phases involving fractions
C. Perform the four basic operations with decimal numbers as well as the conversion principle to fraction form
D. Understand the conversion principles of percents to fractions and decimals; also, the concept of percent as related to ratio
E. Understand lower degree algebra-type problems
F. Recognize the conversion properties of the metric system as it applies to the English standard

II. Wage income

Upon completion of this section, the student should be able to calculate gross and net wages based on various pay periods

III. Invoice/Discounts

Upon completion of this section, the student should be able to recognize, dissolve, and utilize the shipping rate schedules available to a business; also, the discounts offered by manufacturers

IV. Pricing merchandise

Upon completion of this section, the student should be able to:

A. Compute markup percentage when given the cost and initial markup of an item
B. Compute the retail price of an item when given the cost and initial markup
C. Determine the cost a business can afford to pay for an item

V. Open-to-buy

Upon completion of this section, the student should be able to:

A. Compute open-to-buy when given the planned figures for a department or store
B. Recognize that open-to-buy is a guideline for merchandising a profitable department

VI. Profit and loss statement

Upon completion of this section, the student should be able to:

A. Prepare and interpret a profit and loss statement
B. List the operating expenses such as advertising, supplies, salaries, etc. and include them on a profit and loss statement
C. Determine that a business's net sales are derived by subtracting customer returns and allowances from gross sales
D. Understand that a department's gross margin should cover operating expenses and provide a profit

COMPETENCIES FOR MATHEMATICS UNIT

I. Fundamentals--basic skills

- 353 Knowledge of mathematical manipulations up to and including first degree algebraic expressions (Math: LAP 3)
- 357 Skill in multiplying and extending figures with facility (Math: LAP 2)
- 358 Skill in adding columns of figures with facility Math: LAP 1)
- 377 Skill in using and translating percentages with facility (Math: LAP 6)

II. Wage income

No currently developed competencies

III. Invoices/Discounts

- 365 Skill in determining billed cost of merchandise after figuring quantity and trade discounts which the manufacturer offers (Math: LAP 29)
- 366 Skill in using and interpreting transportation rate schedules in determining transportation charges (Math: LAP 28)
- 378 Skill in using such shipping terms as F.O.B. and C.O.D. (Math: LAP 28)
- 385 Skill in determining the most beneficial discounts and dating to be used (Math: LAP 30)
- 409 Knowledge of the usual and typical discounts and terms offered by manufacturers from which the buyer purchases merchandise in the market (Merchandising: LAP 20)
- 411 Knowledge of vendors' terms and discounting policies (Merchandising: LAP 20)
- 465 Skill in interpreting vendors' terms and discounting policies (Merchandising: LAP 20)
- 486 The attitude that prompt payment for purchases from manufacturers provides a profit cushion (cash discount) which is often the difference between profit and loss for a department store (Merchandising: LAP 21)

IV. Pricing merchandise

- 364 Skill in figuring markup percent on individual items on merchandise orders and on merchandise carried in stock throughout a designated period (Math: LAP 27)
- 375 Skill in setting prices on goods and services that will cover the cost of operation and yield a profit (Math: LAP 36)

V. Open-to-buy

369 Skill in figuring open-to-buy in an effort to determine a department or a store's over-bought condition or money available for additional merchandise purchases within a planned period (Math: LAP 36)

391 Attitude that open-to-buy is a guideline useful in merchandising a department's profitability (Math: LAP 36)

VI. Profit and loss statement

348 Awareness that a retail business firm's operating expenses include such expenses as payroll, buying expenses, promotional expenses, utilities, transportation, supplies and delivery (Math: LAP 21)

349 Knowledge that a department's net sales are derived by subtracting customer returns and authorized price reductions from gross sales (Math: LAP 9)

350 Understanding that a department's gross margin should cover operating expenses and provide a percentage of profit (Math: LAP 38)

352 Knowledge of how to read and interpret a profit and loss statement (Math: LAP 37)

NUMERICAL LISTING OF COMPETENCIES FOR MATHEMATICS UNIT

348
349
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353
357
358
364
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375
377
378
385
391
409
411
465
486

EQUIPMENT/SUPPLIES FOR MATHEMATICS UNIT

Equipment:

- Chalk board
- Bulletin board
- Overhead projector
- Ditto copying machine
- Film projector
- Projection screen
- Typewriter
- Stapler
- Scissors

Supplies:

- Tacks
- Poster board
- Magic markers
- Staples
- Transparency masters
- Transparency marking pens
- Ditto masters
- Stencils for lettering
- Withholding tax tables
- Social Security tax tables
- Containers (such as grocery items displaying both English standard measurements and metric measurements)
- Ledger sheets

Resource

CURRICULUM CONTENT FOR MATHEMATICS UNIT

NOTE: Often, as the teacher prepares to embark upon a mathematics unit, the inevitable question is asked, "I thought I was taking a marketing course. Why do I have to do math again?" Perhaps a bit of justification is in line at this point. Let's remind the students of the varied and many everyday uses they are going to have involving math as consumers--paying bills, balancing a checkbook, buying groceries, handling money in general, just to mention a few. What about from the standpoint of a business? Remind them that whether they are management or employee, they are going to be confronted with mathematical situations. That day when the truck comes in with a case of merchandise at $15.84 and packed 24, the employee better know what to do when the boss wants the cost/each price at retail at 22 percent profit margin. Also, emphasize that pocket calculators, adding machines and the such are not always within reach. Learn to use your head! It has been said that some people who have become totally dependent on the use of calculators have forgotten the fundamentals they once knew so well. DON'T allow this to happen to you! KNOW the correct way to do it and go from there.

I. Fundamentals--basic skills — HO-1

- A. Addition — HO-1a
  - 1. General principles
    - a) Commutative principle--numbers may be added in any order without effecting the sum (16 + 42 = 42 + 16)
    - b) Associative principle--numbers may be grouped in any order (two at a time) when adding three or more numbers (16 + 4) + 8 = 4 + (16 + 8)
    - c) Identity number--a number does not change by adding 0 to it (16 + 0 = 16)
  - 2. Whole numbers, money figures, column addition, horizontal addition — HO-7
  - 3. Adding can be speeded up by combining numbers, (especially those that total 10), and then adding those to others when adding columns of figures
  - 4. Checking addition--add the same set of figures in reverse (opposite direction) to detect possible error (Commutative principle) — Math: LAP 1,3 R-1 HO-8
- B. Subtraction
  - 1. Minuend minus subtrahend equals difference

2. The operation of subtracting allows you to find one of two addends of a given sum where the other addend is known
3. May be necessary to subtract a larger digit from a smaller digit, requiring you to borrow from the digit to the left of the one which you are working
4. Check subtraction by adding the difference with the subtrahend to arrive at the minuend

C. Multiplication
   1. Always multiply multiplier from right to left starting with the ones digit in the multiplicand to arrive at the answer (product)
      a) Remember that if a 0 appears in the multiplicand, that any number multiplied by 0 = 0
      b) If the 0 appears in the multiplier, it is not to be multiplied, but rather brought down in a straight line as a place holder
   2. To check multiplication, divide the product by either the multiplier or the multiplicand to arrive at the one not used

D. Division
   1. The method of finding how many times one number is contained within another
   2. The process of division is to find how many times a smaller number (divisor) will go into a larger number (dividend) to arrive at the answer (quotient)
   3. When dividing, move from left to right in the dividend as many digits as necessary to make a number that is as large or larger than the divisor
      a) When a divisor problem fails to come out even, it is said to have a remainder
      b) A remainder may be expressed in the form of a fraction
   4. When dividing, if the divisor will not go into the next digit, do not leave it blank, but place a 0 in that space
   5. Division involving end zeros in both the divisor and the dividend can be simplified by crossing out an equal number of zeros in each
   6. Division may be checked by multiplying the quotient x divisor = dividend

E. Fractions

NOTE: Students are to complete the following SA-1 to the best of their ability in order to determine the degree of information

Resource

Math:
LAP 3
T-1
K-1
R-2
HO-9

Math:
LAP 2,3
R-2
HO-10

Math:
LAP 3
T-2
K-2
R-2
SA-1

Resource

the teacher will need to cover in regard to a unit on fractions. It may be necessary to spend more time on certain sections of Part E (fractions) than others, depending on the results of SA-1.

1. A fraction may be broken down as follows:
   a) Denominator--the bottom number indicates how many parts the unit has been divided into
   b) Numerator--the top number indicates how many of those parts are represented by the fraction
2. Often it is necessary to reduce fractions to lowest terms of equal value — SA-1
   a) The value of a fraction remains unchanged if the numerator and denominator are divided by the same number
   b) A number must be found that will divide evenly into both the numerator and the denominator in order to reduce a fraction to lowest terms

Example: 4/8 = 1/2; 4/16 = $\frac{4 \div 4}{16 \div 4}$ = 1/4

5/15 $\div \frac{5}{5}$ = 1/3

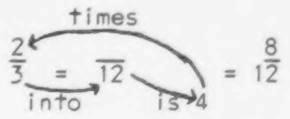
$\frac{2\cancel{0}}{8\cancel{0}} = \frac{2}{8} \div \frac{2}{2} = \frac{1}{4}$; $\frac{6\cancel{0}\cancel{0}}{18\cancel{0}\cancel{0}} = \frac{6}{18} = \frac{1}{3}$

3. Multiplying the numerator and denominator of a fraction by the same number does not change the fraction's value

Example: $\frac{1}{3} = \frac{1 \times 2}{3 \times 2} = \frac{2}{6}$; $\frac{1}{5} = \frac{1 \times 3}{5 \times 3} = \frac{3}{15}$

4. In order to "raise" a fraction to a higher one that is equivalent in value and has a given denominator: — SA-1
   a) Divide the denominator of the fraction into the given denominator of the higher equivalent; then
   b) Multiply the number by the numerator of the given fraction and write the result over the given denominator

Example:



Resource

5. To compare two or more fractions in order to determine which one is of higher value, it is necessary to SA-1
   a) Change them to equivalent fractions if they do not have the same denominator
   b) Compare the numerators to see which one is largest

   Example: Which fraction is larger, 1/4 or 3/8?

   1/4 = 2/8; 3/8 = 3/8, therefore, 3/8 is larger than 1/4

6. In order to change an improper fraction to a mixed number, it is necessary to divide the denominator into the numerator SA-1

   Example:

$$\frac{17}{3} = \begin{array}{r} 5\ 2/3 \\ 3\overline{)\,17} \\ \underline{15} \\ 2/3 \end{array} \qquad \frac{17}{3} \text{ improper fraction} \quad 5\ 2/3 = \text{mixed number}$$

$$\frac{17}{3} = 5\ 2/3$$

7. In order to change a mixed number to an improper fraction, it is necessary to multiply and denominator by the whole number and then add the numerator to it SA-1

   Example: 5 2/3 = (5 x 3) + 2 = 15 + 2 = 17 = 17/3

8. To add fractions that have the same denominator, add only the numerator (top number) SA-1

   Example: $\frac{5}{8} + \frac{1}{8} + \frac{5}{8} = \frac{5+1+5}{8} = \frac{11}{8} = 1\ \frac{3}{8}$

9. In order to add fractions that do not have the same denominator, one must change the fractions to equivalent fractions with a common (same) denominator SA-1

   Example: 3/4 + 5/8 = 5/16

   3/4 = /16--→16 ÷ 4 = 4 x 3 = 12--→3/4 = 12/16

   5/8 = /16--→16 ÷ 8 = 2 x 5 = 10--→5/8 = 10/16

   5/16= /16--→16 ÷ 16 = 1 x 5 = 5--→5/16 = $\underline{5/16}$
   27/16 = $1\ \frac{11}{16}$

   Change 27/16 to mixed number: 1 11/16

Resource

10. In order to add mixed numbers (whole number and fraction) one should use separate steps:
    a) Add whole numbers to arrive at their sum
    b) Add the fractions
    c) Combine (a) and (b) for a final sum

SA-1

Example: (Add) $12\frac{3}{4} + 13\frac{5}{8} + 12\frac{1}{2}$

$$12\frac{3}{4} \rightarrow \frac{3}{4} = \frac{\_}{8} \rightarrow \frac{3}{4} = \frac{6}{8}$$

$$13\frac{5}{8} \rightarrow \frac{5}{8} = \frac{\_}{8} \rightarrow \frac{5}{8} = \frac{5}{8}$$

$$\underline{12}\,\frac{1}{2} \rightarrow \frac{1}{2} = \frac{\_}{8} \rightarrow \frac{1}{2} = \underline{\frac{4}{8}}$$

$$37 \qquad + \qquad \frac{15}{8} = 37\frac{15}{8} = 37\frac{7}{8}$$

11. Subtraction of fractions requires a common denominator (if not the same) and then subtracting the numerators
    a) May find it easier to work such problems by arranging the fractions one under the other
    b) Finding common denominators requires raising one of the fractions to an equivalent fraction

SA-1

Example: 3/4 - 2/3

$$\begin{array}{r} 3/4 = 9/12 \\ \underline{-2/3 = 8/12} \\ 1/12 \end{array}$$

12. Subtraction of mixed numbers requires consideration to the fractions first, then the whole numbers
    a) If the denominator is not the same, then a common one must be found
    b) Should the top (first) numerator listed be lower than the one being subtracted, it is necessary to "borrow" one from the whole number
    c) Any whole number divided by itself is an equivalent fraction that has a value of 1 (3/3 = 1; 10/10 = 1; 5/5 = 1; etc)

SA-1

Resource

Example:

$$\begin{array}{l} 13\ 3/4 = 6/8 \\ \underline{-7\ 3/8 = 5/8} \\ \ 6 \dashrightarrow 1/8 = 6\ 1/8 \end{array}$$

$$\begin{array}{l} \overset{15}{\cancel{16}}\ 1/2 = 4/8 = 8/8 + 4/8 = 12/8 \\ \underline{-5\ 7/8 = 7/8} \longrightarrow \underline{7/8} \\ 10 \longrightarrow 5/8 = 10\ 5/8 \end{array}$$

13. For the multiplication of fractions, multiply the numerators (top numbers) and then the denominators (bottom numbers) in order to arrive at a single fraction SA-1
    a) In order to simplify the multiplication of some fractions, you may divide any numerator into any denominator or vice versa
    b) If any number divides evenly into both the numerator and denominator, you may simplify the process of multiplication
    c) The same number of end zeros may be eliminated (crossed out) from both the numerator and denominator
    d) Be sure to divide into both the top and bottom numbers. Never divide just a top number into a top number or just a bottom number into a bottom number. Divide as many ways as you can both ways, then multiple across

Examples: 2/3 x 3/8 = 6/24 = 1/4

a) $\frac{2}{\underset{3}{\cancel{6}}} \times \frac{\overset{1}{\cancel{2}}}{3} = \frac{2}{9}$

b) $\frac{\overset{2}{\cancel{8}}}{9} \times \frac{7}{\underset{3}{\cancel{12}}} = \frac{14}{27}$

(four divides evenly into both numerator and denominator)

c) $\frac{13}{6\cancel{0}} \times \frac{1\cancel{0}}{12} = \frac{13}{72}$

d) $\frac{\overset{1}{\cancel{3}}}{\underset{2}{\cancel{6}}} \times \frac{\overset{1}{\cancel{4}}}{\underset{3}{\cancel{9}}} \times \frac{\overset{1}{\cancel{3}}}{15} = \frac{1}{30}$

14. Multiplication of mixed numbers SA-1
    a) In order to multiply mixed numbers by mixed numbers, change them to improper fractions, cancel out where possible, and then multiply across

Resource

Examples: 3 1/2 x 3 2/3 = 7/2 x 11/3 = 77/6 = 12 5/6

b) In order to multiply a whole number by a mixed number, change them both to improper fractions
   (1) An improper fraction can be made of any whole number by placing it over 1
   (2) The whole number becomes the numerator with 1 being the denominator

Example: 10 = 10/1; 7 = 7/1; 18 = 18/1; etc.

15. In order to divide fractions, invert the second fraction (divisor) and then apply multiplication SA-1

Examples: $\frac{3}{4} \div \frac{5}{8} = \frac{3}{\underset{1}{\cancel{4}}} \times \frac{\overset{2}{\cancel{8}}}{5} = \frac{6}{5} = 1\ \frac{1}{5}$

16. In order to divide mixed numbers and whole numbers, change them to improper fractions, invert the divisor and apply multiplication (as in #15) SA-1

Examples: $5\ \frac{2}{3} \div 3\ \frac{1}{2} = \frac{17}{3} \div \frac{7}{2} = \frac{17}{3} \times \frac{2}{7} = \frac{34}{21} = 1\ \frac{13}{21}$

R-2
T-3
K-3

$7 \div 3\ \frac{1}{2} = \frac{7}{1} \div \frac{7}{2} = \frac{\overset{1}{\cancel{7}}}{1} \times \frac{2}{\underset{1}{\cancel{7}}} = \frac{2}{1} = 2$

HO-11
TM-1

F. Decimal numbers
   1. We use place value to read decimals similar to reading place value of whole numbers
   2. The denominator of a decimal fraction is always pronounced but never actually written down
      a) The denominator is determined by the number of digits to the "right" of the decimal point
      b) If a number is preceded by a 0 (also to the right of the decimal point), then the number assumes the appropriate place value HO-11

Example: .09, since the 9 is two places to the "right" of the decimal point .09 = 9/100 and is read as nine-hundredths.

   3. All common fractions can be converted to decimal fractions
      a) If the denominator is expressed in 10's, 100's, 1,000's, etc., the decimal point

Resource

is placed to the left of the numerator according to the number of zeros in the denominator (keep place value in mind-TM-1)

b) It may be necessary to add zeros to the left of the numerator in order to arrive at a desired place value — HO-11

Example: 9/1000 = .009
V
Must be added in order
to reach thousandths
place for 9.

Note: Refer to TM-1 if necessary

c) To convert any other common fraction to a decimal, divide the numerator by the denominator

Example: $1/4 = \begin{array}{r} 0.25 \\ 4\overline{)1.00} \\ \underline{8} \\ 20 \\ \underline{20} \end{array} = .25$

(1) Note that not all common fractions can be converted to "even" decimals

Example: $1/3 = \begin{array}{r} .333 \\ 3\overline{)1.000} \\ \underline{9} \\ 10 \\ \underline{9} \\ 10 \\ \underline{9} \\ 1 \end{array} = .333$

(2) Such a decimal fraction may be "rounded off" to the desired place value

Example: $1/6 = \begin{array}{r} 0.166 \\ 6\overline{)1.00} \\ \underline{6} \\ 40 \\ \underline{36} \\ 40 \\ \underline{36} \\ 4 \end{array} = .17$

Round off to nearest hundredth.

(a) Briefly review rounding off rule: 5 or more, add 1; less than 5, drop remainder

Resource

(b) It may be necessary to add zero(s) to the dividend (numerator of the fraction) in order to carry the quotient out enough to round off to a specific value

Example: 1/6--express as decimal and round off to nearest hundredth

```
    .166 = .17
6 | 1.000
    6
    40
    36
     40
     36
```

Use thousandths place to round off hundredths

Necessary to add zeros before dividing

(c) To round off a decimal to a desired place value, use the next place value to the right to determine whether or not to add one

4. Adding and subtracting decimal numbers
    a) Before performing these operations, align the digits in vertical columns according to place value
    b) Be sure decimal points are aligned
    c) Add or subtract, treating the numbers as you would a whole number, ignoring the decimal point
    d) In the sum or difference, simply place the decimal point directly below the decimal points in the problem

HO-11

Example: Add: 5.325 + 16.262
Subtract: 19.78 - 8.33

```
  5.325      19.78
+16.262      -8.33
 21.587      11.45
```

    e) Note that it may be necessary to fill in "blank place value" spaces with zeros in order to facilitate such operations

Example: Subtract: 12.80 - 9.76
48.15 - 30.787

Resource

$$\begin{array}{r} 12.80 \\ \underline{-9.76} \\ 3.04 \end{array} \qquad \begin{array}{r} 48.150 \\ \underline{-30.787} \\ 17.363 \end{array}$$

5. Multiplying decimal numbers
   a) Multiply same as with whole numbers ignoring use of decimals until product is determined
   b) Decimal placement in product is the sum of decimal digits in the factors

   Example:
   $$\begin{array}{rl} 2.65 & \text{(2 decimal places)} \\ \underline{\times .15} & \underline{\text{(+2 decimal places)}} \\ 1325 & \text{(= 4 decimal places)} \\ \underline{265} & \\ .3975 & \end{array}$$

6. Division of decimal numbers
   a) Should determine placement of decimal before division process
   b) Move (count) the number of places to the right of the decimal point in the division which will convert it to a whole number
      (1) Move the decimal point to the right in the dividend the same number of places
      (2) When this placement is determined, put the decimal in the unknown quotient directly above its placement in the dividend
   c) If there are no decimal places to the right of the decimal point (as in a whole number) in the divisor, simply place the decimal directly above the one on the dividend

HO-10
R-3
T-4
K-4

Example A:

$$.57\overline{)\,12.597\,} \qquad \underbrace{.57}_{\substack{1\ \ \ 2\\ \text{places}}}\overline{)\,12.\underbrace{59}_{\substack{1\ \ \ 2\\ \text{places}}}\overset{\cdot}{.}7\,} \qquad \begin{array}{r} 22.1 \\ \underbrace{.57}\overline{)\,12.\underbrace{59}.7} \\ \underline{114} \\ 119 \\ \underline{114} \\ 57 \\ \underline{57} \end{array}$$

Example B:

$$\begin{array}{r} .802 \\ 45\overline{)\,36\!\uparrow\!090} \\ \underline{36\ 0} \\ 9 \\ \underline{0} \\ 90 \\ \underline{90} \end{array}$$

Resource

HO-12

G. Percentage concept
   1. Relate to the fact that a percent is a ratio (Refer to vocabulary if necessary)
   2. The ratio of two numbers equals the quotient of those numbers

      Example: The ratio of 3 to 4 is 3/4
               The ratio of 25 to 100 is 25/100

   3. Since percentage is expressed in hundredths, then each 1% = 1/100 (in fraction form)
      a) 100 parts of anything would represent 100/100 or 100% which equals the whole
      b) This further means that since 100/100 = 1, then 1 = 100%
      c) Any fraction with a denominator of 100 can be expressed as a percentage

         Example: 35/100 = 35%; 80/100 - 80%

   4. To change a percent to a fraction, remember that percentage is expressed in hundredths (denominator)

      Example: 75% = 75/100; 50% = 50/100

      a) If the percent contains a decimal point within it (40.5%; read as 40 1/2%), think in terms of place value to convert it to a fraction
         (1) $40.5\% = \frac{40.5}{100}$
         (2) Must now move the decimal point one place to the right and at the same time add a zero to the denominator:
             $\frac{40.5}{100} = \frac{405}{1000}$
      b) For each decimal place expressed in a percent, add that many zeros to the denominator of 100
   5. To change a percent to decimal, remove the % sign and place a decimal point two places to the left
      a) If the percent does not contain a decimal point, remove the % sign and place the decimal point two places to the left of the sign

         Example: 45% = .45; 125% = 1.25; 75% = .75

b) If the percent contains a decimal, remove the % sign, and "move" the decimal point two places to the left

Example: 41.5% = .415   116.5% = 1.165
70.8% = .708

6. To change a fraction that is not expressed in hundredths to a percent:
   a) Divide the denominator into the numerator
   b) Place the decimal point in the quotient, adding zeros as necessary to the dividend (numerator) in order to arrive at a quotient expressed in hundredths

Example: $1/3 = 3\begin{array}{r} .33 \;\; = 33\% \\ \overline{)\,1.00} \\ \underline{9} \\ 10 \\ \underline{9} \\ \underline{1} \end{array}$

   c) Note that such a fraction may be rounded off to the nearest percent or carried out further to express a decimal within the percent

Example: $1/3 = 3\begin{array}{r} .333 \;\; = 33.3\% \\ \overline{)\,1.000} \\ \underline{9} \\ 10 \\ \underline{9} \\ 10 \\ \underline{9} \end{array}$

$5.6 = 6\begin{array}{r} .833 \;\; = 83.3\% \\ \overline{)\,5.000} \\ \underline{4\,8} \\ 20 \\ \underline{18} \\ 20 \\ \underline{18} \end{array}$

H. Algebraic expressions
   1. One should remember that the multiplication sign may be understood or expressed by the use of ()

Example: 5(6) = 30--Here the () takes the place of the multiplication sign

5y = 30--Here the unknown (y) is to be multiplied by 5 to arrive at 30.

Resource

R-3
Math:
LAP 6
T-5
K-5

Resource

2. A number expressed as 5^2 (read as 5 squared or 5 to the power of 2) means to multiply 5 by itsekf
   a) 5^3 (5 cubed or 5 to the power of 3) would mean: 5 x 5 x 5 = (5 x 5) x 5 = 25 x 5 = 125
   b) This procedure may be carried on out to any power of a number
   c) Unknowns may be expressed this way in which we have to substitute the proper number

Example: $x^2 = 25$
$x = 5$
$5^2 = 25$

$y^2 + 6 = ?$
If y = 3 then, 3^2
$+ 6 = (3 \times 3) + 6$
$= 9 + 6 = 15$

   d) It may be necessary to perform one operation first before being able to complete a problem

Example: $\frac{1}{9} y^2$. If y = 9, then $\frac{1}{9}(9)^2 =$

$$\frac{1}{9} \times 81 = \frac{1}{9} \times \frac{81}{1} = \frac{9}{1} = 9$$

   e) In dealing with unknowns, it may be helpful to combine like terms to simplify the working of such problems

Example: $5x + 4y - 2x + 3y + 2x = z$

First combine like terms:
$5x - 2x + 2x + 4y + 3y = z$
Second add or subtract like terms:
$5x + 7y = z$
Now, if x = 2 and y = 5:
$5(2) + 7(6) = z$
$10 + \quad 42 = z$
$52 = z$

HO-13
Math:
LAP 3
R-5
T-6
K-6

1. Metric system overview
   1. Why use or convert our U. S. customary system of measurement over to the metric system?
      a) The United Kingdom adopted the metric system as its legal system in 1965
      b) Many other countries in Europe and South and Central America have done the same. (This obviously affects trade when trying

AV-1
SA-2
SA-3

Resource

to compare or contrast one standard with another.)

- c) The metric system is the standard already in use for science and engineering
- d) The "carat" measurement for a diamond is a metric term indicating 200 milligrams
- e) Our electric bills have long reflected the use of the metric kilowatt-hours
- f) It has been in use by pharmacy people for over two decades
- g) The U. S. Department of Commerce recommended to Congress in 1971 that the United States change to the metric system
  - (1) Laws were then passed to establish the metric system as our standard of measurement
  - (2) This change over, already well under way, is expected to be completed in the early part of this decade

Example: Service station posted gas price as .28/liter. Is this difficult to comprehend? Motorists will quickly want to understand the conversion properties of the liter to the gallon for the purpose of comparative buying until the change over is complete.

(1 gallon = 3.8 liters = 3.8 x .28 = \$1.06/gallon)

2. The conversion of one metric unit to another is a simple matter as it only requires the multiplying or dividing by 1, 100, 1,000, or some power of 10
3. As this is but an overview of the metric system, we shall look at those basic units for most everyday use
   - a) Length measurement--meter
   - b) Volume (capacity) measurement--liter
   - c) Weight measurement--gram
4. Now that we have narrowed our discussion to the areas of length (meter), volume (liter), and weight (gram), let us look at the more common metric abbreviations

TM-2
HO-13

Resource

Note: Make the students aware that these are some of the abbreviations used most often.

5. Each of the basic units of metric measurement may have prefixes added to them to show greater or lesser quantities
   a) Milli-, centi-, and kilo- are the most commonly used prefixes
   b) Deci-, deca-, and hecto-, are prefixes that are rarely used
   c) Such a prefix preceding the basic metric unit indicates the quantity or amount of the weight or measurement HO-15
6. With some understanding of the terms used in the metric system, we now turn our attention to equivalents (approximate) between metric and the U. S. customary measurements HO-16
7. Conversion factors: It may be necessary from time to time to convert from the U. S. customary system to the metric or vice versa. The approximate conversions listed on HO-17 can provide for a quick reference in order to make such calculations HO-17 SA-4
8. Temperature measurements: It would be helpful to some to include a comparison of the metric temperature system with that of our more familiar Fahrenheit scale
   a) The metric system of temperature is made on the Celsius scale (formally called centigrade)
   b) It is divided into 100° with the freezing point marked at 0° (32° Fahrenheit) and the boiling point for water at 100° (212° Fahrenheit)
   c) To convert Celsius to Fahrenheit, multiply Celsius by 1.8 and then add 32
      (1) 0° (Celsius) × 1.8 = 0 + 32 = 32° Fahrenheit
      (2) 100° (Celsius) × 1.8 = 180 + 32 = 212° Fahrenheit
      (3) Body temperature 37° Celsius: Convert to Fahrenheit-- 37° Celsius × 1.8 = 66.6 + 32 = 98.6° Fahrenheit (normal body temperature) AV-2 R-4 T-7 K-7

II. Wage income HO-2
   A. To understand wages, one needs to be familiar with the various methods available to an employer to compensate for labor HO-2a

374

Resource

1. Weekly: These are the employees that are basically referred to as "wage" earners. They are paid at close of a week based on the number of hours they have worked and according to their rate of pay per hour

   Example: Kelly worked 32 hours last week and makes $3.50 an hour. His gross pay would be: 32 hrs. x $3.50 = $112.00.

2. Bi-weekly: Here the employee is paid every two weeks (twice a month)
   a) It should be pointed out that it is a common practice for businesses to pay the first check after three weeks of employment, thereby keeping the employee one week behind
   b) This enables the bookkeeping department each time to prepare the checks and distribute them, especially if it is done through a central office
   c) This "extra" week would be caught up (paid) in an employee's final check upon leaving the business R-4

   Example: In the example for #1, if Kelly works 30 hours the next week (30 hrs. x $3.50 = $105.00), his gross pay for the two week period would be: $112.00 + $105.00 = $217.00

3. Piece-rate wages: Here the workers are paid according to their production ability; paid an amount for each unit of work they complete
   a) Helps to create an incentive for workers to produce more
   b) Enables the employer to pay those who are turning out the work more than those workers who tend not to work as hard
   c) This can lead to instances in which some employees are overworked, bringing about the criticism of "unfair" labor practices
      (1) As a result, unions have managed to bargain for more hourly wage rates
      (2) Not as common as it once was, but has not totally left the labor scene

Resource

Example: Jon can average picking 24 quarts of strawberries an hour. While working for Mr. Brundige, he is to be paid .15 for each quart picked. His hourly rate would be: 24 x .15 = $3.60/hr.

4. Commission: The employee is paid based on the amount of sales made during a specified period of time
   a) Often referred to as a straight commission; the employee receives a percent of what is sold
   b) No guaranteed fixed income each month, but no maximum wage
   c) You earn according to how hard you SELL
   d) One is allowed much freedom by this system in that work can be done at the preferred pace

R-3
R-4

Example: Carolyn, a salesperson for Artic Enterprises receives a straight commission of 20% of total monthly sales. If she sells $4,200 in February, her gross pay for the month would be $4,200 x .20 = $840.00

5. Salary plus commission: This is a combination of the plan to offer a percent of sales plus a set salary each pay period. There are various combinations of this pay system
   a) Sometimes a sales quota (goal) is set, with the employee receiving a set salary plus a commission on all that is sold over the quota

Example: If the sales quota is $600 and the commission is 2% of sales above that amount, Scott will earn 2% of all he sells over $600 to add to the regular salary he receives each week, regardless of sales. If his sales are $1900, he earns an additional:

$$\begin{array}{r} \$1900 \\ \underline{-600} \\ \$1300 \end{array} \qquad \begin{array}{r} \$1300 \\ \underline{\times .02} \\ \$26.00 \end{array} = \text{commission}$$

If Scott's salary is $180/week, he now has earned $180 + $26 = $206.00.

Resource

b) The commission could be paid on everything sold only if the quota is met plus the salary. In other words, if the salesperson met the quota or above, the commission would include the quota amount.

Example: In the camera department, Sherry receives a 4% commission on total sales for the week if the department sells $500. Her weekly salary is $150.00. If she sells $750, her total gross salary would be:

$$\begin{array}{r} 750 \\ \underline{\times .04} \\ \$\,30 \end{array} \text{ - commission} \qquad \begin{array}{r} 150 \\ \underline{+30} \\ \$180 \end{array}$$

c) The idea of a quota could be eliminated altogether, allowing payment of a set salary plus a commission on everything sold.

R-3

B. Overtime--when an employee exceeds a specified number of hours, compensation is due at a rate higher than the regular rate per hour. A common example is for an employee to be paid time and a half (1 1/2) for all work over 40 hours.

1. This time amount could be set at any base such as 36 hours, 32 hours, etc.
2. The compensation could vary; for example, paying twice the hourly rate
3. Overtime is often allowed for work performed on designated holidays
4. To receive time and a half, the employees are to be paid their regular rate for the designated work week; and then, for all extra hours (overtime) will receive that rate per each overtime hour, plus one-half that amount again

R-4

Example: Anita is paid $3.10 an hour on a regular basis for a 40-hour work week. This means she earns weekly 40 hrs. x $3.10 = $124.00. If she works 45 hours during a given week, then she has put in 5 hours (45 hours actual time, 40 hours regular) of overtime. For these 5 hours, she will receive $3.10 plus 1/2 that amount again, or:

Resource

```
    1.55
2 | 3.10        $3.10
    2           +1.55
    11          $4.65 = her rate for
    10                  each overtime
     10                 hour
     10
```

Her gross salary is:

```
   3.10                     $4.65
   x 40 regular hours        x 5 hrs. O.T.
$124.00                    $23.25

           $124.00
            +23.25
           $147.25 (gross salary)
```

C. Deductions: No matter the method of payment used, one's salary (check) is subject to certain deductions. These deductions depend upon the gross amount of earnings. SA-5

1. There are two types of deductions that must be allowed for by law:
   a) Federal income tax--the largest deduction
   b) F.I.C.A. tax--social security
   c) Other types of deductions include:
      (1) Union dues
      (2) Unemployment insurance
      (3) Disability insurance
      (4) Hospitalization and/or life insurance
      (5) Charitable contributions, etc.
2. We shall limit our discussion to withholding tax (federal income tax) and F.I.C.A.
   a) Federal income tax--the amount to be withheld depends on wages, marital status, and exemptions
      (1) The IRS (Internal Revenue Service) provides tables for employers to use in determining the amount to withhold from an employee's wages HO-18 HO-19 HO-20 HO-21
      (2) The tables are based on the pay period of the employee
      (3) Refer to the tables included here for both married and single persons who are paid on a monthly basis or weekly basis

      Example: Joe David, who is single, earns $103.00 for a given

378

Resource

week. To find his withholding deduction, we refer to the table: Single Persons - Weekly Payroll Period. (HO-18) Going down the left column, we find the scale for "at least" $100 "but less than" $105 and go straight across to the 1 exemption (dependent) column to see that Joe David is subject to withholdings in this instance of $10.90.

b) F.I.C.A. taxes--social security
   (1) Deductions here are to help pay for such benefits as retirement income, survivors' income, disability income and Medicare
   (2) A percent of your gross salary is deducted for this tax
   (3) This rate may be obtained by contacting your local Social Security Administration office
   (4) The employee and employer both contribute the rate to be withheld
   (5) The rate in 1980 was 6.13% up to an income of $25,900. There is no social security withheld from income over $25,000. R-3 SA-6

Example: In the illustration earlier where Joe David earned $103.00 for a given week, his F.I.C.A. tax would figure:

$103
x.0613
309
103
618
$6.3139 = $6.31

His total deductions are:

$10.90 = withholding
+6.31 = F.I.C.A.
$17.21

His net salary is: $103.00
-17.21
$ 85.79 SA-7

Resource

D. Filing of student income tax

Note: Forms and information may be obtained from your local IRS office or by contacting one of their distribution centers. The nearest ones for Tennessee are:

IRS
7920 Kentucky Dr.
Reg. Res. (400)
Florence, Ky. 41042

IRS
6000 Manchester Trafficway
Terrace
Kansas City, Mo. 64130

R-6
R-13

All correspondence should be addressed ATTN. Understanding Taxes Coordinator

T-8
K-8

III. Invoices/Discounts

HO-3
HO-3a

A. Trade discounts--deducted in order to arrive at the final cost price to the retailer

1. A trade discount in its simplest form is a single discount to be deducted from the list price; also, called straight discount

HO-22

Example: Wholesale price to retailer might be 20% off list price of $31.80

$$\begin{array}{r} \$\,31.80 \\ \times\ .20 \\ \hline \$6.3600 \end{array} \qquad \begin{array}{r} \$31.80 \\ -6.36 \\ \hline \$25.44 \end{array}$$ (cost to retailer)

2. A "series of discounts" lists two or more discounts to be figured in any order but each is calculated on the balance rather than the original list price. This has also been called "chain discounts."

HO-23

Example: To find the cost of the above item offered with series discounts of 5% and 15%:

$$\begin{array}{r} \$\,31.80 \\ \times\ .05 \\ \hline \$1.5900 \end{array} \qquad \begin{array}{r} \$31.80 \\ -1.59 \\ \hline \$30.21 \end{array} \qquad \begin{array}{r} \$30.21 \\ \times\ .15 \\ \hline 15105 \\ 3021 \\ \hline \$4.5315 \end{array}$$

$$\begin{array}{r} \$30.21 \\ -4.53 \\ \hline \$25.68 \end{array}$$ (cost to retailer)

a) Note once again that each series discount after the first one is figured on the previous balance

b) The order of figuring series discounts will not make any difference. The result will be the same regardless of the order followed

c) Retailers do like to compare the differences between single discounts and series discounts in order to determine the one of more value to them

B. Cash discounts--an incentive offered by the vendor (seller) for the invoice to be paid within an amount of time (due date)

1. There are several different ways to state the terms of an invoice to specify the amount of discount and the date due

a) Net 30--also written n/30; indicates that the total bill must be paid within 30 days of the date of the invoice

b) E.O.M. (end of the month)--terms are computed from the last day of the month

(1) 3/10 E.O.M.--indicates that a 3% discount is available if the invoice is paid within 10 days from the end of the month in which the purchase was made

Example: Invoice dated January 14 for $2,600 has terms of 3/10 E.O.M. This indicates that if the invoice is paid by February 10, a 3% discount may be realized, or:

$$\begin{array}{rl} \$2{,}600 & \\ \times\ .03 & \\ \hline \$78.00 & \text{(discount)} \end{array} \qquad \begin{array}{rl} \$2{,}600 & \\ -78 & \\ \hline \$2{,}522 & \text{(invoice cost)} \end{array}$$

(2) If the invoice is dated after the 25th of a month, the E.O.M. applies to the month after the next one

Example: Invoice dated January 28; terms 3/10 E.O.M. must be paid by March 10 in order realize 3% discount

Resource

R-4
R-7

Math:
LAP 29
R-4

SA-8

TM-3
TM-4

028

Resource

c) 3/10--if paid within 10 days of invoice date, deduct 3%

d) R.O.G. (receipt of goods)--for payment purposes, this eliminates the invoice date and terms are stated from the date the goods are actually received by the merchant

Example: 3/15 R.O.G. on invoice dated January 12, but goods are not received until March 2. The merchant has until March 17 to pay the invoice to realize a 3% discount

e) Extra dating--allows the merchant additional time for payment of an invoice

Example: 4/15, 60 Extra--allows the merchant a total of 75 days (15 + 60) to pay from the date of the invoice

f) Advance dating--the actual date of an invoice is disregarded and the payment date is specified for a future date

SA-9
R-4
R-7
Mdse:
LAP 20

Example: Merchandise purchased on January 15, but terms are 3/15 as of April 1

g) 1/10, n/30--1% discount is paid within 10 days of invoice; otherwise, net amount is due within 30 days

Mdse:
LAP 21
Math:
LAP 30

2. Determination of length of time when figuring discounts--if one is to be able to utilize cash discounts involving different types of datings, one must be able to calculate carry-over days from the month until the next

TM-5

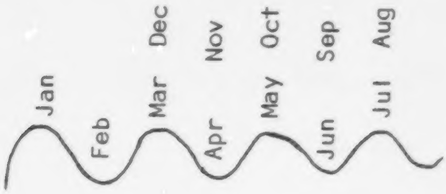
Example: What is the "due date" for an invoice dated March 20 with terms of 2/10, n/30 in which the merchant is unable to utilize the 2% discount (in other words, net amount will be due 30 days from date of invoice)

March 20 + 30 days = due date
Due date is April 19

a) How does one keep up with the number of days in a given month without the use of a calendar

Resource

A very simple method, yet very dependable, is the use of a clenched fist allowing the knuckles and the valley between each to represent months. The knuckles shall stand for months with 31 days while the valleys shall be the months with 30 days. Begin with the knuckle on either side assigning a month to each as you count across. Upon reaching the knuckle on the other side, begin with it again and count back the other way until reaching the knuckle for December (the last knuckle should have ended with July, counted again for August as both have 31 days).



b) It should be noted here that the month of February (valley) has 28 days except for leap year

c) Every fourth year (leap year) the calendar consists of 366 days with February having 29 days. Unless a problem specifically states such, disregard leap years and use the 365 day figure

HO-23
R-4

C. Transportation terms--failure to understand the meaning of such terms could mean the difference between profit and loss when ordering merchandise Some of the more common terms include:

1. F.O.B. (free on board)--no transportation charges to be added by the buyer
2. F.O.B. factory--the transportation charges are to be paid by the buyer from the factory to his location
3. F.O.B. port of entry--the transportation charges are to be paid by the buyer from the point the merchandise entered the country until reaching his location
4. F.O.B. destination--same as F.O.B.
5. F.O.B. Memphis--the transportation charges are to be paid by the buyer from Memphis to his location

R-7
Math:
LAP 28
T-9
K-9

Resource

IV. Pricing merchandise HO-4 HO-4a

A. If a profit is to be realized from a business, merchandise must be priced properly
   1. Prices that are too low cause loss of money
   2. Merchandise that is priced too high does not sell and money is lost
   3. The right price insures a profit

B. Pricing terms
   1. Retail price--the price at which merchandise is offered for sale to the customer
   2. Selling price--the price merchandise actually sells for
   3. Cost price--the cost of merchandise paid by businesses to manufacturers
   4. Markdown--the amount merchandise is reduced from the retail price HO-24
      a) Used to speed sale of slow-moving, damaged, and out-of-season merchandise in order to make room for new merchandise
      b) Always based on retail price
      c) Formula:

Retail price x Markdown % = $ Reduction

$30.00 x .25 = $7.50

Retail price - $ Reduction = Sale Price

$30.00 - $7.50 = 22.50 SA-10

   5. Markup
      a) Initial markup--the difference between the cost of the merchandise and the retail price
      b) Maintained markup--the difference between the cost of the goods and the selling price
      c) Computing initial markup percentage
         (1) Based on cost:

$$\text{Initial markup \%} = \frac{\text{Initial markup}}{\text{Cost}}$$

$$\text{IM\%} = \frac{\$15.00}{\$20.00} = .522 = 52.2\%$$

         (2) Based on retail:

Resource

$$\text{Initial Markup \%} = \frac{\text{Initial Markup}}{\text{Retail}}$$

$$\text{IM\%} = \frac{\$15.00}{\$35.00} = .428 = 42.8\%$$

SA-11
T-10
K-10

C. Determining the retail price
   1. Based on cost:

$$(\text{Cost} \times \text{Markup \%}) + \text{Cost} = \text{Retail price}$$

$$(\$40.00 \times .45) + \$40.00 = \text{Retail price}$$

$$\$18.00 + \$40.00 = \$58.00$$

   2. Based on retail:

$$\frac{\text{Cost}}{100\% - \text{Markup \%}} = \text{Retail Price}$$

$$\frac{\$40.00}{100\% - 45\%} = \frac{\$40.00}{.55} = \$72.73$$

   3. The retailer will be insured of a good net profit if either of these two methods are used to determine the retail price

SA-12

D. Determining cost of merchandise
   1. Retailers must know what they can afford to pay before merchandise is bought
   2. Retail price x (100% - Markup %) = Cost

$$\$50.00 \times (100\% - 40\%) = \text{Cost}$$

$$\$50.00 \times .60 = \$30.00$$

SA-13
T-11
K-11
HO-5
HO-5a

V. Open-to-buy

A. Computing open-to-buy
   1. Open-to-buy refers to the amount of money a buyer has to spend for goods during a given period. The difference between the amount of merchandise needed and the amount of merchandise available is the amount a department is open-to-buy
   2. Formula:
      a) Open-to-buy (OTB) = EOM (planned end-of-the-month stock) + PS (planned stock) - BOM (stock-

Resource

on-hand at beginning-of-the month) - MO (merchandise on order)

b) Example:

EOM	$35,000
PS	+55,000
	90,000
BOM	-25,000
	65,000
MO	-20,000
OTB	$45,000

B. Importance of open-to-buy
  1. The wholesale market is characterized by a stream of new merchandise items to be bought
  2. Keeping the purchase limit open offers advantages
    a) It is possible to take advantage of special prices given by manufacturers
    b) Concessions may be offered by different suppliers
      (1) Advertising allowances
      (2) Discounts on discontinued lines of merchandise
  3. There always is a certain amount of fill-in merchandise that must be ordered
    a) If complete assortments are to be maintained
    b) If low inventory toward end of month would affect next month's sales
  4. Gives buyers a guideline to follow in determining how profitable the department is — SA-14

VI. Profit and loss statement — HO-6, HO-6a, HO-25, TM-6

Note: The teacher-coordinator will need one to two ledger sheets for each student to be used as examples and to prepare a profit and loss statement in SA-15

A. A summary of income and expenses of a business over a given period of time
B. Used by businesses to show either the net profit or net loss of the business after expenses are paid
C. Formula for determining net income:

Sales - Cost of Goods Sold = Gross Profit on
Sales - Operating Expenses = Net Income

Resource

1. Income from sales (net income) = gross sales - refunds and allowances
2. Cost of goods sold
   a) Major portion of businesses money is spent here
   b) Includes:
      (1) Beginning merchandise inventory on hand, plus
      (2) Purchases for the same period, less
      (3) Ending merchandise inventory on hand
3. Gross profit on sales (gross margin) = net sales - cost of goods sold
4. Operating expenses --the expenses incurred in the daily operation of a business
   a) Advertising expense
   b) Bad debts expense
   c) Delivery expense
   d) Depreciation expense--building, equipment, and fixture
   e) Payroll taxes expense
   f) Salaries expense
   g) Supplies expense
   h) Utilities expense
5. Net income (net profit)--the amount a business earns during a given period of time

   Gross profit - operating expenses = net profit

   a) If operating expenses exceed the gross profit, then the business has realized a net loss
   b) The income or loss figure shows a business whether or not its efforts have been profitable

SA-15

STUDENT ACTIVITIES
FOR
MATHEMATICS UNIT

FRACTIONS

I. Reduce the following to lowest terms.

1 $\frac{8}{16} =$

2. $\frac{5}{10} =$

3. $\frac{6}{9} =$

4. $\frac{20}{50} =$

5. $\frac{9}{36} =$

6. $\frac{8}{18} =$

7. $\frac{24}{64} =$

8. $\frac{16}{60} =$

9. $\frac{8}{48} =$

10. $\frac{104}{110} =$

II. Change each of these fractions to higher equivalents that have the given denominators.

11. $\frac{3}{5} = \frac{\quad}{20}$

12. $\frac{8}{17} = \frac{\quad}{34}$

13. $\frac{23}{33} = \frac{\quad}{66}$

14. $\frac{5}{24} = \frac{\quad}{48}$

15. $\frac{1}{3} = \frac{\quad}{9}$

16. $\frac{7}{12} = \frac{\quad}{36}$

17. $\frac{7}{16} = \frac{\quad}{32}$

18. $\frac{3}{4} = \frac{\quad}{12}$

19. $\frac{5}{8} = \frac{\quad}{16}$

20. $\frac{5}{9} = \frac{\quad}{27}$

III. Compare the following fractions to see which is larger and circle it.

21. $\frac{7}{9}$ $\frac{15}{18}$

22. $\frac{9}{12}$ $\frac{17}{24}$

23. $\frac{5}{7}$ $\frac{9}{14}$

24. $\frac{4}{5}$ $\frac{13}{15}$

25. $\frac{2}{6}$ $\frac{2}{12}$

IV. Change each of the following improper fractions to a mixed number or a whole number.

26. $\frac{16}{4}$

27. $\frac{17}{8}$

28. $\frac{35}{4}$

29. $\frac{15}{4}$

30. $\frac{18}{3}$

V. Change each of the following mixed numbers to improper fractions.

31. 4 3/4

32. 10 1/8

33. 12 2/3

34. 9 4/5

35. 6 1/2

36. 45 1/3

37. 8 3/5

38. 5 3/7

39. 11 5/6

40. 3 7/8

VI. Add: Change improper fractions to mixed numbers or to whole numbers.

41. $\frac{3}{4} + \frac{2}{4} + \frac{3}{4} + \frac{1}{4}$

42. $\frac{8}{15} + \frac{12}{15} + \frac{7}{15} + \frac{14}{15}$

43. $\frac{25}{32} + \frac{19}{32} + \frac{27}{32} + \frac{30}{32}$

44. $\frac{8}{10} + \frac{3}{10} + \frac{6}{10} + \frac{7}{10}$

45. $\frac{13}{20} + \frac{7}{20} + \frac{1}{20} + \frac{17}{20}$

VII. Add: Change improper fractions to mixed numbers or to whole numbers in answers.

46. $\frac{3}{4} + \frac{7}{8} + \frac{3}{16}$

47. $\frac{5}{7} + \frac{9}{21}$

48. $\frac{2}{5} + \frac{3}{15}$

49. $\frac{3}{4} + \frac{5}{16} + \frac{7}{16}$

50. $\frac{5}{8} + \frac{3}{4} + \frac{7}{12}$

51. $\frac{4}{5} + \frac{5}{15} + \frac{11}{20}$

52. $\frac{2}{3} + \frac{7}{8} + \frac{7}{12}$

53. $\frac{1}{4} + \frac{7}{8} + \frac{4}{5}$

54. $\frac{3}{8} + \frac{5}{24} + \frac{5}{6}$

55. $\frac{11}{48} + \frac{5}{16} + \frac{15}{24}$

VIII. Add: Change improper fractions to mixed numbers or to whole numbers in answers.

56. $5\frac{3}{4}$
$11\frac{5}{8}$
$+\ 9\frac{1}{2}$

57. $11\frac{3}{4}$
$7\frac{4}{5}$
$+\ 13\frac{1}{2}$

58. $13\frac{2}{3}$
$11\frac{1}{4}$
$+\ 13\frac{5}{6}$

59. $23\frac{7}{16}$
$14\frac{3}{8}$
$+\ 24\frac{28}{32}$

60. $19\frac{4}{5}$
$10\frac{15}{20}$
$+\ 7\frac{3}{4}$

IX. Subtract.

61. $\frac{7}{8}$
$-\frac{2}{4}$

62. $\frac{1}{2}$
$-\frac{1}{3}$

63. $\frac{2}{3}$
$-\frac{2}{5}$

64. $\frac{5}{6}$
$-\frac{3}{8}$

65. $\frac{4}{5}$
$-\frac{4}{6}$

X. Subtract.

66. $17\frac{4}{5}$
$-15\frac{2}{3}$

67. $21\frac{4}{7}$
$-13\frac{10}{21}$

68. $18\frac{1}{3}$
$-13\frac{1}{5}$

69. $23\frac{11}{16}$
$-14\frac{3}{8}$

70. $\begin{array}{r} 27\frac{4}{5} \\ -\ 8\frac{2}{3} \\ \hline \end{array}$

71. $\begin{array}{r} 32\frac{12}{16} \\ -\ 5\frac{5}{8} \\ \hline \end{array}$

72. $\begin{array}{r} 19\frac{5}{7} \\ -11\frac{2}{3} \\ \hline \end{array}$

73. $\begin{array}{r} 23\frac{5}{16} \\ -14\frac{3}{4} \\ \hline \end{array}$

74. $\begin{array}{r} 15 \\ -9\frac{11}{16} \\ \hline \end{array}$

75. $\begin{array}{r} 26\frac{3}{12} \\ -13\frac{17}{30} \\ \hline \end{array}$

XI. Multiply these fractions.

76. $\frac{4}{5} \times \frac{3}{4}$

77. $\frac{5}{6} \times \frac{3}{8}$

78. $\frac{5}{8} \times \frac{3}{4}$

79. $\frac{3}{4} \times \frac{4}{9}$

80. $\frac{5}{8} \times \frac{16}{25}$

81. $\frac{9}{16} \times \frac{5}{6}$

82. $\frac{3}{8} \times \frac{4}{5}$

83. $\frac{3}{4} \times \frac{1}{2} \times \frac{3}{5}$

84. $\frac{2}{3} \times \frac{5}{8} \times \frac{3}{10}$

85. $\frac{3}{8} \times \frac{4}{7} \times \frac{5}{6}$

XII. Mixed number multiplication: Reduce answer to lowest terms in mixed number form.

86. $3\frac{1}{3} \times 2\frac{1}{6}$

87. $4\frac{1}{4} \times 3\frac{1}{3}$

88. $5\frac{5}{8} \times 7\frac{5}{6}$

89. $8\frac{3}{9} \times 3\frac{3}{11}$

90. $5\frac{4}{5} \times 4\frac{5}{8}$

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XIII. Division of fractions: Reduce to lowest terms.

91. 2/5 ÷ 3/4

92. 3/8 ÷ 7/8

93. 7/16 ÷ 5/9

94. 5/6 ÷ 5/12

95. 1/3 ÷ 5/8

XIV. Division of mixed numbers: Reduce to lowest terms.

96. 5 3/4 ÷ 3 1/2

97. 5 7/16 ÷ 2 1/2

98. 9 ÷ 2/3

99. 3 3/4 ÷ 5

100. 2 2/3 ÷ 7 1/2

FRACTIONS

I. Reduce to lowest terms.

1. 1/2
2. 1/2
3. 2/3
4. 2/5
5. 1/4
6. 4/9
7. 3/8
8. 4/15
9. 1/6
10. 52/55

II. Higher equivalents with given denominators.

11. 12/20
12. 16/34
13. 46/66
14. 10/48
15. 3/9
16. 21/36
17. 14/32
18. 9/12
19. 10/16
20. 15/27

III. Larger fractions.

21. 15/18
22. 9/12
23. 5/7
24. 13/15
25. 2/6

IV. Changing improper fractions to mixed or whole numbers.

26. 4
27. 2 1/8
28. 8 3/4
29. 3 3/4
30. 6

V. Changing mixed numbers to improper fractions.

31. 19/4
32. 81/8
33. 38/3
34. 49/5
35. 13/2
36. 136/3
37. 43/5
38. 38/7
39. 71/6
40. 31/8

VI. Adding with like denominators.

41. 9/4 = 2 1/4
42. 41/15 = 2 11/15
43. 101/32 = 3 5/32
44. 24/10 = 2 4/10 = 2 2/5
45. 38/20 = 1 18/20 = 1 9/10

VII. Adding with different denominators.

46. 29/16 = 1 13/16
47. 24/21 = 1 3/21 = 1 1/7
48. 9/15 = 3/5
49. 24/16 = 1 8/16 = 1 1/2
50. 47/24 = 1 23/24
51. 101/60 = 1 41/60
52. 51/24 = 2 3/24 = 2 1/8
53. 77/40 = 1 37/40
54. 34/24 = 1 10/24 = 1 5/12
55. 56/48 = 1 8/48 = 1 1/6

VIII. Adding: Change improper fractions to mixed or whole numbers.

56. 26 7/8
57. 33 1/20
58. 38 18/24 = 38 3/4
59. 62 22/32 = 62 11/16
60. 38 6/20 = 38 3/10

IX. Subtract fractions.

61. 3/8
62. 1/6
63. 4/15
64. 11/24
65. 4/30 = 2/15

X. Subtract mixed numbers.

66. 2 2/15
67. 8 2/21
68. 5 2/15
69. 9 5/16
70. 19 2/15
71. 27 2/16 = 27 1/8
72. 8 1/21
73. 8 9/16
74. 5 5/16
75. 12 41/60

XI. Multiply.

76. 3/5
77. 5/16
78. 15/32
79. 3/9 = 1/3
80. 2/5
81. 15/32
82. 3/10
83. 9/40
84. 15/120 = 1/8
85. 5/28

XII. Mixed number multiplication: Reduce answer to lowest terms.

86. 7 2/9
87. 14 1/6
88. 44 1/16
89. 27 3/11
90. 26 33/40

XIII. Division: Reduce to lowest terms.

91. 8/15
92. 3/7
93. 63/80
94. 2
95. 8/15

XIV. Division of mixed numbers: Reduce to lowest terms.

96. 1 9/14
97. 2 7/40
98. 13 1/2
99. 3/4
100. 16/45

METRIC SYSTEM

Have the students make silhouettes of objects in the room (especially of an average size boy and girl) to display the bulletin board and label each with metric measurements. SA-2

For comparative purposes the label could contain both metric and English standard measurements. This should help to begin to give them the actual "feel" of the use of the metric system.

Have students collect several different containers and bring to class to use both in comparison discussions as well as to have on display in the room. These are easily attainable as grocery store items are emptied and thrown away each day. SA-3

The more contact the students have with "real-life" situations involving the use of the metric system, the sooner they shall adapt to it being utilized in their lives.

Also, finding existing English standard measures and converting them to the metric standard could provide for a good exercise.

METRIC SYSTEM

List several equivalent and conversion factors on the board for students to work on in class with the use of their hand-outs as reference guides. This should help to acquaint them with the use and conversion properties of the metric system.

Samples:

I. Give the equivalents of the following:

1. 1 quart = ____liter
2. 1 yard = ____meter
3. 28 grams = ____ounce
4. 1 fluid ounce = _____milliliters
4. 1 mile = ______kilometer
6. 0.24 liter = _____tablespoons
7. 2 cups = ______liter
8. 90 meters = ___yards
9. 1 ton = _______metric ton
10. 1 pound = _____grams

II. Convert each of the following; show all work.

1. 3 pints = _______liters
2. 14 points = _____kilograms
3. 3.5 metric tons = ______tons
4. 20 milliliter = _______fluid ounces
5. 5 kilograms = _____pounds
6. 21 gallons = _______liters
7. 3 quarts = ______liters
9. 12 centimeters = _______inches
9. 12 inches = _______centimeters
10. 3 yards = _______meters

WAGE INCOME

Activity 1: SA-5

Have the students talk to their parents about their payroll checks and the types of deductions that they have. This could provide a basis for a good class discussion, especially involving those that might be currently working themselves. The more they can relate to the real thing, the better they shall understand the meanings of the terms discussed.

Activity 2:

If the teacher-coordinator has access to the time sheets of those students who co-op, use them to emphasize the different pay scales, pay periods, types and sizes of deductions, etc. Examples of overtime might also be shown on one or more of them.

Invite a local bookkeeper or accountant of a business to speak to the class on the preparation of a payroll and the deductions that would be involved. This could pave the way for a very informative question/answer session for the students. The students need to see both sides of the coin. They need to understand how their own paycheck is to be figured, and they need to at least have some idea of what the businesses' responsibility is concerning this. SA-6

Have the students divide up into groups of 2 to 4 and individually prepare simulated payroll situations. They will need to set up the pay period, wage rate, marital status, number of exemptions, etc. Once they have completed this, allow them to exchange with one another to figure what the net salary (take-home) pay would be in each instance. This will provide the teacher with a good opportunity to float around the room giving assistance where needed. They should use tax tables if available (hand-outs) and a current F.I.C.A. rate in order to give realism to the situation. SA-7

CASH DISCOUNTS

Prepare a bulletin board displaying the different terms that reflect cash discounts. SA-8

Net 30
3/10
3/15 R.O.G.
4/15 60 Extra
3/10 E.O.M.
3/15 as of April 12
2/10 60x
Extra dating
Advance dating

INVOICE/DISCOUNTS

Ask a local merchant (buyer) to speak to the class on discounts and invoice terms. Have the resource person spend time discussing the terms that are of most interest to his or her business and why. Speaking from a business standpoint, they should be able to emphasize points that the teacher has touched on. SA-9

400

MARKDOWN

Find the amount of reduction (markdown) and the sale price on the following items.

	Retail Price	% Markdown	Amount of Reduction	Sale Price
1.	$12.00	25%		
2.	45.00	33 1/3%		
3.	6.50	50%		
4.	10.00	15%		

Show all your work below.

INITIAL MARKUP PERCENTAGE

Compute the initial markup percentage based on cost for the following:

	Cost	Initial Markup	Initial Markup %
1.	$150.00	$50.00	
2.	22.50	9.25	
3.	8.00	3.00	
4.	1.75	.55	

Compute the initial markup percentage based on retail for the following:

	Retail	Initial Markup	Initial Markup %
1.	$200.00	$50.00	
2.	31.75	9.25	
3.	11.00	3.00	
4.	2.30	.55	

Show all your work below.

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RETAIL PRICE

For the following items, determine the retail price and the initial markup using the cost method.

	Cost	Markup %	Initial Markup	Retail Price
1.	$ 5.25	33 1/3%		
2.	18.00	40%		
3.	8.50	50%		
4.	88.00	42%		

Determine the retail price for the following items using the retail method.

	Cost	Markup %	Retail Price
1.	$ 5.25	33 1/3%	
2.	18.00	40%	
3.	8.50	50%	
4.	88.00	42%	

Show all your work below.

COST

Find the cost the business will pay for the items listed below.

	Retail Price	MU% on Retail	Cost
1.	$ 1.99	45%	
2.	11.75	60%	
3.	7.50	35%	
4.	345.00	40%	
5.	20.00	66 2/3%	

Show all your work below.

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SA-10
K

Amount of Reduction	Sale Price
1. $ 3.00	$ 9.00
2. 14.98	30.02
3. 3.25	3.25
4. 1.50	8.50

SA-11
K

Initial Markup--Cost	Initial Markup--Retail
1. 33 1/3%	25%
2. 41%	29%
3. 37.5%	27%
4. 57%	24%

SA-12
K

Initial Markup--Cost	Retail Price	
	Retail	Cost
1. 1.75	$ 7.88	$ 7.00
2. 7.20	30.00	25.20
3. 4.25	17.00	12.75
4. 36.96	151.72	124.96

SA-13
K

	Cost
1.	1.09
2.	4.70
3.	4.88
4.	207.00
5.	6.60

COMPUTING OPEN-TO-BUY

The children's department of Jay's Department Store plans to sell $68,000 in children's wear between August 1 and August 31 during their back-to-school sale. At the beginning of August, the department had $33,500 in children's clothing on hand. Merchandise on order equals $17,800. The department plans to have $62,000 in merchandise available on August 31. How much opentobuy does the buyer of the children's department have to work with?

Show all your work below.

Explain why it is important for the buyer of the children's department to keep track of the open-to-buy.

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Answer:

EOM	$ 62,000
PS	+ 68,000
	130,000
BOM	- 33,500
	96,500
	- 17,800
OTB	$ 78,700

PROFIT AND LOSS STATEMENT

Using the following information, prepare a profit and loss statement for Johnson's Department Store for the month ended May 31, 1980.

Gross Sales	$938,445
Refunds and Allowances	5,000
Beginning Inventory, May 1	840,000
Ending Inventory, May 31	890,000
Purchases	900,000
Operating Expenses	
Advertising	45,000
Bad Debts	5,000
Delivery	10,035
Depreciation	
Building	1,000
Equipment	930
Fixtures	780
Payroll Taxes	2,100
Salaries	53,490
Supplies	985
Utilities	6,180

1. Did Johnson's Department Store realize a net profit or a net loss for the month of May?

2. Explain why it is important for the gross profit on sales (gross margin) to exceed the total operating expenses.

3. What will Johnson's Department Store have to do if they are to realize a profit?

The profit and loss statement should follow the format shown on TM-6.

Net sales	$ 933,445
Cost of goods available for sale	1,740,000
Cost of goods sold	850,000
Gross profit on sales	83,445
Total operating expenses	125,000
Net loss	42,005

1. Net loss of $42,055

2. Answers will vary, but should include the fact that a profit cannot be realized unless the gross margin is more than the operating expenses incurred.

3. Answers will vary, but should include re-evaluation of expenses incurred during the month.

HANDOUTS
FOR
MATHEMATICS UNIT

VOCABULARY

Fundamentals--Basic Skills

Addition:

1. Addends--the numbers to be combined (added)
2. Sum--the result or total of numbers added

$$\begin{array}{rl} 16 & \text{(addend)} \\ +\ 42 & \text{(addend)} \\ \hline 58 & \text{(sum)} \end{array}$$

Subtraction:

3. Difference--the result or answer arrived at after subtracting
4. Minuend--the larger number that is subtracted from
5. Subtrahend--the smaller number that is being subtracted

$$\begin{array}{rl} 58 & \text{(minuend)} \\ -\ 42 & \text{(subtrahend)} \\ \hline 16 & \text{(difference)} \end{array}$$

Multiplication:

6. Factors--one of the numbers which, multiplied together, gives a certain number
7. Multiplicand--the number being multiplied
8. Multiplier--the number doing the multiplying
9. Product--the answer in a multiplication problem

Division:

10. Dividend--the number to be divided
11. Divisor--the number by which the dividend is divided
12. Quotient--the answer in a division problem

Fractions:

13. Common denominator--a group of equivalent fractions with the same denominator
14. Denominator--the bottom number of a fraction which indicates the number of parts in which a unit is divided
15. Equivalent fractions--fractions that have the same value but are simply stated differently (Example: 1/3 and 3/15 are equivalent fractions)
16. Improper fractions--the numerator is as large or larger than the denominator (Example: 7/4)

17. Invert--turn upside down. To invert a fraction is to turn upside down, reversing the numerator with the denominator
18. Mixed number--consists of a whole number and a fraction of another unit (Example: 2 1/8)
19. Numerator--the top number of a fraction which indicates the number of fractional units taken

Decimal numbers:

20. Decimal--fraction in which the division bar is replaced by a decimal point and the denominator is understood
21. Mixed decimal--combining a whole number with a decimal fraction
22. Place value--the value of a number (digit) according to its location in a whole number and/or a decimal fraction

Percentage concept:

23. Percent--proportion or rate per hundred
24. Ratio--relation one quantity has to another, as expressed by the number of times one can be divided by the other (All fractions are ratios)

Algebraic expressions:

25. Squared--the product of a number or quantity multiplied by itself
26. To the power of--the number of times a number or quantity is to be multiplied by itself (Example: 3^4--3 to the power of 4 means 3 x 3 x 3 x 3 = 81)

Metric system:

27. Celsius--metric system of temperature (formally called centigrade). (Celsius temperature x 1.8) + 32° = Fahrenheit (U.S. customary temperature measurement)
28. Gram--metric system measurement for the unit of weight (1 U.S. ounce = 28 grams)
29. Liter--metric system measurement for the unit of volume (1.0567 U.S. quarts)
30. Meter--metric system measurement for the unit of length (39.37 U.S. inches)
31. Metric system--a decimal system of measurement based on the number 10
32. Prefixes--letter, syllable, or word placed at the beginning of another word to modify its meaning
33. U.S. Customary system--that system of measurement that has been used in the United States with the familiar units of measure such as inch, foot, yard, pint, quart, ounce, pound, etc.

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HO-1a

VOCABULARY WORDS

Fundamentals--Basic Skills

Addition:

1. Addends
2. Sum

Subtraction:

3. Difference (remainder)
4. Minuend
5. Subtrahend

Multiplication:

6. Factors
7. Multiplicand
8. Multiplier
9. Product

Division:

10. Dividend
11. Divisor
12. Quotient

Fractions:

13. Common denominator
14. Denominator
15. Equivalent fractions
16. Improper fractions
17. Invert
18. Mixed number
19. Numerator

Decimal numbers:

20. Decimal
21. Mixed decimal
22. Place value

Percentage concept:

23. Percent
24. Ratio

Algebraic expressions:

25. Squared
26. To the power of

Metric system:

27. Celsius
28. Gram
29. Liter
30. Meter
31. Metric system
32. Prefixes
33. U.S. Customary system

VOCABULARY

Wage Income

1. Bi-weekly salary--pay received every two weeks (twice a month)
2. Commission--the employee is paid a percent of the total sales for a specified period. There is no set salary.
3. Deductions--amounts subtracted from one's regular earnings arriving at the "take-home" pay. (Example: income taxes, social security, insurance, etc.)
4. Exemptions--dependents, person(s), including yourself, that depend on you for support
5. F.I.C.A. tax--Federal Insurance Contributions Act, more commonly referred to as social security tax
6. Gross salary--total salary (pay) due before any deductions are withheld
7. Net salary--the final amount that has been earned by an employee after the deductions; take-home pay. (Gross pay - deductions = net salary)
8. Overtime--compensation (extra pay) for employees who work more than a specified number of hours
9. Piece-rate pay--payment based on "production" figures; that is, the number of pieces produced or finished
10. Quota--indicating a part or share of
11. Salary--a fixed amount paid to employees on a regular basis by the week, month, quarter, or year
12. Wage--money paid to employees for labor or services performed at short intervals

VOCABULARY WORDS

Wage Income

1. Bi-weekly salary
2. Commission
3. Deductions
4. Exemptions
5. F.I.C.A. tax
6. Gross salary
7. Net salary
8. Overtime
9. Piece-rate pay
10. Quota
11. Salary
12. Wage

VOCABULARY

Invoice/Discounts

1. Advance dating--the payment date for an invoice is set for some future date
2. Cash discounts--a type of deduction given for prompt payment of an invoice
3. Due date--the date that the amount of the invoice is to be paid according to the terms
4. E.O.M.--"end of the month" dating for invoices
5. Extra datings--extended terms added to the allowable payment period of an invoice
6. F.O.B.--"free on board"
7. F.O.B. destination--buyer pays no transportation
8. F.O.B. factory--buyer pays the transportation from the factory to his location
9. F.O.B. Memphis--buyer pays shipping costs from Memphis to his store
10. F.O.B. port of entry--buyer pays transportation from the place the merchandise enters this country to his location
11. List price--the gross billed price before allowing for any deductions
12. Net 30--also written n/30; total bill must be paid within 30 days of date of invoice
13. R.O.G.--"receipt of goods;" the day the merchandise arrives is considered to be the invoice date
14. Series discounts--(chain discounts) two or more discounts are to be deducted from the amount of the invoice each one deducted from the existing balance
15. Trade discount--a deduction from the list price allowed to retailers from certain middlemen

VOCABULARY WORDS

Invoice/Discounts

1. Advance dating
2. Cash discounts
3. Due date
4. E.O.M.
5. Extra datings
6. F.O.B.
7. F.O.B. destination
8. F.O.B. factory
9. F.O.B. Memphis
10. F.O.B. port of entry
11. List price
12. Net 30
13. R.O.G.
14. Series discount
15. Trade discount

VOCABULARY

Pricing Merchandise

1. Cost price--the cost of merchandise paid by businesses to manufacturers
2. Initial markup--the difference between the cost of the merchandise and the retail price
3. Maintained markup--the difference between the cost of the goods and the selling price
4. Markdown--the amount merchandise is reduced from the retail price
5. Markup--the difference between the cost and the retail price
6. Profit--the money gain a business realizes over a given period
7. Retail price--the price at which merchandise is offered for resale to the consumer
8. Selling price--the price merchandise actually sells for

VOCABULARY WORDS

Pricing Merchandise

1. Cost price
2. Initial markup
3. Maintained markup
4. Markdown
5. Markup
6. Profit
7. Retail price
8. Selling price

VOCABULARY

Open-to-buy

1. Beginning-of-the-month stock(BOM)--the amount of stock on hand at the beginning of the month
2. End-of-the-month stock(EOM)--the amount of stock a buyer expects to have on hand at the end of the month
3. Merchandise on order(MO)--the amount of merchandise that has been ordered but has not been received
4. Open-to-buy(OTB)--the amount of money a buyer has to spend for goods during a given period
5. Planned sales(PS)--the amount of merchandise a buyer expects to sell during a given period

VOCABULARY WORDS

Open-to-buy

1. Beginning-of-the-month stock(BOM)

2. End-of-the-month stock(EOM)

3. Merchandise on order(MO)

4. Open-to-buy(OTB)

5. Planned sales(PS)

VOCABULARY

Profit and Loss Statement

1. Cost of goods sold--the cost of all merchandise bought by a business for resale

2. Depreciation--a decrease in value through wear

3. Gross profit (gross margin)--the income that a merchandising business earns from operations before expenses are deducted

4. Net loss--when the expenses of a business are greater than the gross profit on sales

5. Net profit--the income that a merchandising business earns from operations after expenses and taxes are deducted

6. Operating expenses--the expenses incurred in the daily operations of a business

7. Profit and loss statement--a statement that summarizes the income and expenses of a business over a given period of time

8. Sales return and allowances--the total of all returns of merchandise indicating a loss in sales

VOCABULARY WORDS

Profit and loss statement

1. Cost of goods sold
2. Depreciation
3. Gross profit on sales (gross margin)
4. Net loss
5. Net profit
6. Operating expenses
7. Profit and loss statement
8. Sales return and allowances

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ADDITION

1. $$\begin{array}{r} 19 \\ +\ 68 \\ \hline \end{array}$$

2. $$\begin{array}{r} 98 \\ +\ 63 \\ \hline \end{array}$$

3. $$\begin{array}{r} 118 \\ +\ 35 \\ \hline \end{array}$$

3. $$\begin{array}{r} 45 \\ +\ 49 \\ \hline \end{array}$$

5. $$\begin{array}{r} 1,163 \\ +\ \ 568 \\ \hline \end{array}$$

6. $$\begin{array}{r} \$2.93 \\ +\ \ 68 \\ \hline \end{array}$$

7. $$\begin{array}{r} \$13.43 \\ +\ 1.98 \\ \hline \end{array}$$

8. $$\begin{array}{r} \$\ 6.38 \\ +13.15 \\ \hline \end{array}$$

9. $$\begin{array}{r} 14.5 \\ +\ 6.8 \\ \hline \end{array}$$

10. $$\begin{array}{r} 19 \\ 14 \\ 163 \\ 111 \\ +\ 53 \\ \hline \end{array}$$

11. $$\begin{array}{r} 1,873 \\ 211 \\ 195 \\ 1,638 \\ +\ \ \ 52 \\ \hline \end{array}$$

12. $$\begin{array}{r} \$16.98 \\ 1.93 \\ 2.12 \\ 17.17 \\ +\ 19.08 \\ \hline \end{array}$$

13. $$\begin{array}{r} \$\ \ .68 \\ 2.93 \\ 91.07 \\ 8.93 \\ +\ 15.83 \\ \hline \end{array}$$

14. 320 + 83 + 7 =

15. 93 + 107 + 16 + 43 =

16. 271 + 88 =

17. 10 + 12 + 8 + 10 =

18. 83 + 65 + 33 + 15 =

19. 23 + 61 + 28 + 12 =

20. 14 + 82 + 14 + 27 =

Answers:

1. 87
2. 161
3. 153
4. 94
5. 1,731
6. $3.61
7. $15.41
8. $19.53
9. 21.3
10. 260
11. 3,969
12. $57.28
13. $119.44
14. 410
15. 259
16. 359
17. 40
18. 196
19. 124
20. 137

SUBTRACTION

Subtract and check:

1. $\begin{array}{r} 78 \\ \underline{-62} \end{array}$
2. $\begin{array}{r} 159 \\ \underline{-\ 45} \end{array}$
3. $\begin{array}{r} 634 \\ \underline{-357} \end{array}$
4. $\begin{array}{r} 336 \\ \underline{-263} \end{array}$
5. $\begin{array}{r} 1{,}294 \\ \underline{-1{,}016} \end{array}$
6. $\begin{array}{r} 847 \\ \underline{-335} \end{array}$
7. $\begin{array}{r} 189 \\ \underline{-\ 52} \end{array}$
8. $\begin{array}{r} 2{,}864 \\ \underline{-\ 652} \end{array}$
9. $\begin{array}{r} 1{,}263 \\ \underline{-\ 375} \end{array}$
10. $\begin{array}{r} 903 \\ \underline{-\ 56} \end{array}$
11. $\begin{array}{r} 4{,}182 \\ \underline{-\ 495} \end{array}$
12. $\begin{array}{r} 5{,}768 \\ \underline{-4{,}089} \end{array}$
13. $\begin{array}{r} 34{,}123 \\ \underline{-\ 8{,}939} \end{array}$
14. $\begin{array}{r} 94 \\ \underline{-75} \end{array}$
15. $\begin{array}{r} 3{,}105 \\ \underline{-\ 921} \end{array}$
16. 127 - 35 =
17. 401 - 83 =
18. 531 - 46 =
19. 6,471 - 583 =
20. 95 - 37 =

Answers:

1. 16
2. 114
3. 277
4. 73
5. 278
6. 512
7. 137
8. 2,212
9. 888
10. 847
11. 3,687
12. 1,679
13. 25,184
14. 19
15. 2,184
16. 92
17. 318
18. 485
19. 5,888
20. 58

428

MULTIPLICATION

1. 15	2. 46	3. 30	4. 76	5. 68	6. 234
x 5	x12	x 9	x70	x40	x 17
7. 458	8. 745	9. 786	10. 505	11. 7,450	
x608	x360	x680	x206	x 600	
12. 4,075	13. 6,300	14. 5,000	15. 26,000	16. 5,685	
x 608	x 700	x 807	x 460	x 27	
17. 453	18. 7,658	19. 6,070	20. 4,657		
x 35	x 466	x 307	x 570		

Answers:

1. 75
2. 552
3. 270
4. 5,320
5. 2,720
6. 3,978
7. 278,464
8. 268,200
9. 534,480
10. 104,030
11. 4,470,000
12. 2,477,600
13. 4,410,000
14. 4,035,000
15. 11,960,000
16. 153,495
17. 15,855
18. 3,568,628
19. 1,863,490
20. 2,654,490

DIVISION

Divide and check: (Express remainders as fractions)

1. $3\overline{)638}$ 2. $5\overline{)439}$ 3. $5\overline{)748}$ 4. $3\overline{)275}$ 5. $5\overline{)317}$

6. $6\overline{)851}$ 7. $3\overline{)821}$ 8. $7\overline{)886}$ 9. $6\overline{)923}$ 10. $4\overline{)939}$

11. $16\overline{)6,528}$ 12. $23\overline{)7,015}$ 13. $34\overline{)7,004}$ 14. $42\overline{)8,736}$

15. $18\overline{)3,672}$ 16. $15\overline{)1,545}$ 17. $23\overline{)4,669}$ 18. $50\overline{)5,450}$

19. $30\overline{)650}$ 20. $300\overline{)5,400}$

Answers:

1. 212 2/3
2. 87 4/5
3. 149 3/5
4. 91 2/3
5. 63 2/5
6. 141 5/6
7. 273 2/3
8. 126 4/7
9. 153
10. 234
11. 408
12. 305
13. 206
14. 208
15. 204
16. 103
17. 203
18. 109
19. 21 2/3
20. 18

DECIMAL NUMBERS

Practice Sheet

I. Place value: Write the following in decimal form.

1. two tenths
2. forty-three hundredths
3. eighty-seven hundredths
4. fifty-seven thousandths
5. three hundred fifty-nine thousandths
6. 117 thousandths
7. 2,016 ten thousandths

II. Give the equivalent fraction for these decimal numbers.

8. .47
9. .32
10. .5
11. .9
12. .641
13. .379
14. .0139
15. .9305

III. Convert the following fractions to decimals.

16. 37/100
17. 2/10
18. 7/10
19. 43/100
20. 76/1,000
21. 246/1,000
22. 2/10,000
23. 97/1,000
24. 403/10,000
25. 6/100
26. 1/4
27. 4/5
28. 7/8
29. 3/5
30. 2/5
31. 13/40
32. 47/50
33. 13/500
34. 12/40
35. 3/20

IV. Adding and subtracting:

36. .24 + .32
37. 3.58 + 4.6
38. 8.63 + .4
39. .205 + .384
40. 7.2 + .491
41. .85 - .35
42. 3.67 - 1.3
43. 4.56 - .858
44. 4.2 - 3.76
45. 14 - 1.006

V. Multiplication:

46. .46 x 3
47. .26 x .7
48. 3.49 x .25
49. 7 x .14
50. 9.2 x 1.6
51. 8.04 x .35
52. 7.3 x 2.05
53. 80.3 x 47
54. 3.06 x 10.07
55. 3.4 x .021

VI. Division:

56. $.34\overline{)10.02}$ 57. $.46\overline{)36.8}$ 58. $1.6\overline{)2.4}$ 59. $.13\overline{)37.7}$

60. $7.3\overline{)262.8}$ 61. $4.2\overline{)36.12}$ 62. $.67\overline{)17.152}$ 63. $4.3\overline{).6751}$

64. $.019\overline{).5035}$ 65. $89.9\overline{).22475}$

Answers:

I. Place value

1. .2
2. .43
3. .87
4. .057
5. .359
6. .117
7. .2016

II. Equivalent fractions

8. 47/100
9. 32/100
10. 5/10 or 1/2
11. 9/10
12. 641/1,000
13. 379/1,000
14. 139/10,000
15. 9305/10,000

III. Converting fractions to decimals.

16. .37
17. .2
18. .7
19. .43
20. .076
21. .246
22. .0002
23. .097
24. .0403
25. .06
26. .25
27. .8
28. .875
29. .6
30. .4
31. .325
32. .94
33. .026
34. .3
35. .15

IV. Adding and subtracting:

36. .56
37. 8.18
38. 9.03
39. .589
40. 7.691
41. .50
42. 2.37
43. 3.702
44. .44
45. 12.994

V. Multiplication

46. 1.38
47. .182
48. .8725
49. .98
50. 14.72
51. 24.12
52. 14.965
53. 3,774.1
54. 30.8142
55. .0714

VI. Division:

56. 30
57. 80
58. 1.5
59. 290
60. 36
61. 8.6
62. 25.6
63. .157
64. 26.5
65. .0025

HO-12

PERCENTAGE

Practice Sheet

I. Write the following as percents.

1. 47/100
2. 67/100
3. 1/2
4. 11/20
5. 1/4
6. 3/10
7. 5/10
8. 2/5
9. 7/50
10. 9/25
11. 15/25
12. 3/5
13. 47/50
14. 3/4
15. 7/20
16. 16/50
17. 37/50
18. 9/10
19. 24/25
20. 19/20
21. 23/50
22. 6/10
23. 40/100
24. 12/100
25. 21/25
26. .83
27. .31
28. .17
29. .95
30. .75
31. .73
32. .29
33. .9
34. .4
35. .5
36. .07
37. .956
38. .007
39. .506
40. 1.35

II. Write these percents as decimals.

41. 33%
42. 2%
43. 18.6%
44. 20%
45. 110%

III. Write these percents as fractions.

46. 15%
47. 75%
48. 1%
40. 93%
50. 33%

Answers:

I. Write the following as percents.

1. 47%
2. 67%
3. 50%
4. 55%
5. 25%
6. 30%
7. 50%
8. 40%
9. 14%
10. 36%
11. 60%
12. 60%
13. 94%
14. 75%
15. 35%
16. 32%
17. 74%
18. 90%
19. 96%
20. 95%
21. 46%
22. 60%
23. 40%
24. 12%
25. 84%
26. 83%
27. 31%
28. 17%
29. 95%
30. 75%
31. 73%
32. 29%
33. 90%
34. 40%
35. 50%
36. 7%
37. 95.6%
38. .7%
39. 50.6%
40. 135%

II. Write these percents as decimals.

41. .33
42. .02
43. .186
44. .20 or .2
45. 1.10 or 1.1

III. Write these percents as fractions.

46. 15/100 or 3/20
47. 75/100 or 3/4
48. 1/100
49. 93/100
50. 33/100

HO-13

ALGEBRAIC EXPRESSIONS

Practice Sheet

I. For each of the following, perform the proper operation:
$x = 4$; $y = 6$; $z = 8$

1. $x + z =$
2. $z + y =$
3. $x + y + z =$
4. $z - x =$
5. $16/x =$
6. $11 + x =$
7. $5z =$
8. $10xy =$
9. $2y - 2x =$
10. $3y + 2x - 4y =$
11. $x^2 =$
12. $y^4 =$
13. $x + y^2 =$
14. $5x^2 =$
15. $3x^2 - x =$
16. $16 + 5 - 2 + z^2 =$
17. $2x + 3x + 50 =$
18. $3y^2 - x^3 =$
19. $5x + 6x - 3x + 2x =$
20. $1/6z =$

II. Simplify each of the following by combining like terms:

21. $2a + 3c + 3a - 2c + 2d =$
22. $9c + 7b - 8c + a - 6b =$
23. $5a + 6a =$
24. $4c^2 + 5b - 2c^2 =$
25. $7d - d =$
26. $4d^2 + d^2 - 5d^2 =$
27. $1/4(4a) + 6b + 3a =$
28. $5b^2 + 3b^3 + 2b^2 + b^3 =$
29. $95 + 3c + 3c =$
30. $48 + 3b - 12 + b + 5 =$
31. $5ab + 5a + b + 3ab - 3a =$
32. $3a^2 + 2a + 3 - a =$
33. $5 + 6 + 7 + 8 + 2c =$
34. $4(6) + 16/4 + 2a + 5b =$
35. $1/2(18b) - 3b + 3c =$

III. After simplifying each of the problems in Part II, work them using the following: $a = 9$; $b = 6$; $c = 2$; $d = 10$

36.
37.
38.
39.
40.
41.
42.
43.
44.
45.
46.
47.
48.
49.
50.

HO-13
K

ALGEBRAIC EXPRESSIONS

I. $x = 4$; $y = 6$; $z = 8$

1. 12
2. 14
3. 18
4. 4
5. 4
6. 15
7. 40
8. 240
9. 4
10. 2
11. 16
12. 1,296
13. 40
14. 80
15. 44
16. 83
17. 70
18. 44
19. 40
20. 1 2/6 = 1 1/3

II. Combining like terms

21. $5a + c + 2d$
22. $a + b + c$
23. $11a$
24. $5b + 2c^2$
25. $6d$
26. 0
27. $4a + 6b$
28. $7b^2 + 4b^3$
29. $95 + 6c$
30. $41 + 4b$
31. $2a + b + 8ab$
32. $3 + a + 3a$
33. $26 + 2c$
34. $28 + 2a + 5b$
35. $6b + 3c$

III. $a = 9$; $b = 6$; $c = 2$; $d = 10$

36. 71
37. 17
38. 99
39. 38
40. 60
41. 0
42. 72
43. 1,116
44. 107
45. 65
46. 456
47. 255
48. 30
49. 76
50. 42

HO-14

METRIC ABBREVIATIONS

Length measurement:

cm = centimeter
cu = cubic
dkm or dam = decameter
dm = decimeter
h = hectometer
km = kilometer
m = meter
mm = millimeter
mym = myriameter

Volume (capacity) measurement:

cl = centiliter
dkl or dal = decaliter
dl = deciliter
hl = hectoliter
kl = kiloliter
l = liter
ml = milliliter

Weight measurement:

cg = centigram
dg = decigram
dkg or dag = decagram
g or gm = gram
hg = hectogram
kg = kilogram
mg = milligram

HO-15

PREFIXES (PRONUNCIATION): DEFINITION

I. These prefixes are used for metric measurement that are less than one basic unit.

deci (dess-uh): one-tenth of the basic unit
centi (sen-ta): one-hundredth of the basic unit
milli (mill-uh): one-thousandth of the basic unit
micro (my-crow): one millionth of the basic unit

II. These prefixes are used for metric measurement that are greater than one basic unit.

deca (dec-ah): ten times the basic unit
hecto (heck-toe): one hundred times the basic unit
kilo (kill-o): one thousand times the basic unit
myria (mir-e-ah): ten thousand times the basic unit
*Mega (Meg-a): one million times the basic unit

*(Note: Mega always has a capital letter M.)

EQUIVALENTS

	U.S. Customary		Metric Measurement
Length:	1 inch	=	25 millimeters = 2.54 cm.
	1 foot	=	30 centimeters = .305 m.
	1 yard	=	90 centimeters = .914 m.
	1 mile	=	1,600 meters = 1.609 km.

Since the metric system is based on the number 10:

10 inches	=	25 centimeters
10 feet	=	3 meters
10 yards	=	9 meters
10 miles	=	16 kilometers
100 yards	=	90 meters
100 miles	=	160 kilometers

Volume
(Capacity):
1 fluid ounce = 2 tablespoons = 30 milliliters
1 cup = 8 fluid ounces = 0.24 liter (240 ml.)
2 cups = 1 pint = 0.47 liter (473 ml.)
4 cups = 1 quart = 0.95 liter
4 quarts = 1 gallon = 3.8 liters
3 teaspoons = 1 tablespoon = 15 milliliters
16 tablespoons = 1 cup = 0.24 liter (240 ml.)

Weight:
1 ounce = 28 grams
3 1/2 ounces = 100 grams
16 ounces = 1 pound = 454 grams (0.45 kg.)
1 ton = 1.1 metric ton

CONVERSION FIGURES

	U.S. Customary		Metric Measurement
Length:	inches x 25	=	millimeters
	inches x 2.5	=	centimeters
	feet x 30	=	centimeters
	feet x 0.3	=	meters
	yards x 90	=	centimeters
	yards x 0.9	=	meters
	rods x 5	=	meters
	miles x 1.6	=	kilometers
	inches	=	millimeters x 0.04
	inches	=	centimenters x 0.4
	inches	=	meters x 40
	feet	=	centimeters x 0.033
	feet	=	meters x 3.3
	yards	=	meters x 1.1
	rods	=	meters x 0.2
	miles	=	kilometers x 0.62
Volume:	fluid ounces x 30	=	milliliters
(Capacity)	pints x 473	=	milliliters
	pints x 0.47	=	liters
	quarts x 0.95	=	liters
	gallons x 3.8	=	liters
	fluid ounces	=	milliliters x 0.034
	pints	=	milliliters x 0.002
	pints	=	liters x 2.1
	quarts	=	liters x 1.06
	gallons	=	liters x 0.26
Dry Measure:	bushels x 35	=	liters
	bushels	=	liters x 0.03
Weight:	ounces x 28	=	grams
	ounces x 0.028	=	kilograms
	pounds x 454	=	grams
	pounds x 0.45	=	kilograms
	tons x 0.9	=	metric tons
	ounces	=	grams x 0.035
	ounces	=	kilograms x 35
	pounds	=	grams x 0.002
	pounds	=	kilograms x 212
	tons	=	metric tons x 1.1

HO-18

SINGLE Persons—**WEEKLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$25	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
25	26	10	0	0	0	0	0	0	0	0	0	0
26	27	20	0	0	0	0	0	0	0	0	0	0
27	28	40	0	0	0	0	0	0	0	0	0	0
28	29	60	0	0	0	0	0	0	0	0	0	0
29	30	70	0	0	0	0	0	0	0	0	0	0
30	31	90	0	0	0	0	0	0	0	0	0	0
31	32	1 00	0	0	0	0	0	0	0	0	0	0
32	33	1 20	0	0	0	0	0	0	0	0	0	0
33	34	1 40	0	0	0	0	0	0	0	0	0	0
34	35	1 50	0	0	0	0	0	0	0	0	0	0
35	36	1 70	0	0	0	0	0	0	0	0	0	0
36	37	1 80	0	0	0	0	0	0	0	0	0	0
37	38	2 00	0	0	0	0	0	0	0	0	0	0
38	39	2 20	0	0	0	0	0	0	0	0	0	0
39	40	2 30	0	0	0	0	0	0	0	0	0	0
40	41	2 50	20	0	0	0	0	0	0	0	0	0
41	42	2 60	30	0	0	0	0	0	0	0	0	0
42	43	2 80	50	0	0	0	0	0	0	0	0	0
43	44	3 00	70	0	0	0	0	0	0	0	0	0
44	45	3 10	80	0	0	0	0	0	0	0	0	0
45	46	3 30	1 00	0	0	0	0	0	0	0	0	0
46	47	3 40	1 10	0	0	0	0	0	0	0	0	0
47	40	3 60	1 30	0	0	0	0	0	0	0	0	0
48	49	3 80	1 50	0	0	0	0	0	0	0	0	0
49	50	3 90	1 60	0	0	0	0	0	0	0	0	0
50	51	4 10	1 80	0	0	0	0	0	0	0	0	0
51	52	4 20	1 90	0	0	0	0	0	0	0	0	0
52	53	4 40	2 10	0	0	0	0	0	0	0	0	0
53	54	4 60	2 30	0	0	0	0	0	0	0	0	0
54	55	4 70	2 40	10	0	0	0	0	0	0	0	0
55	56	4 90	2 60	30	0	0	0	0	0	0	0	0
56	57	5 00	2 70	40	0	0	0	0	0	0	0	0
57	58	5 20	2 90	.60	0	0	0	0	0	0	0	0
58	59	5 40	3 10	.70	0	0	0	0	0	0	0	0
59	60	5 50	3 20	90	0	0	0	0	0	0	0	0
60	62	5 80	3 50	1.10	0	0	0	0	0	0	0	0
62	64	6 10	3 80	1.50	0	0	0	0	0	0	0	0
64	66	6 40	4 10	1 80	0	0	0	0	0	0	0	0
66	68	6 70	4 40	2 10	0	0	0	0	0	0	0	0
68	70	7 10	4 70	2 40	10	0	0	0	0	0	0	0
70	72	7 50	5.10	2.70	.40	0	0	0	0	0	0	0
72	74	7 90	5 40	3 10	.80	0	0	0	0	0	0	0
74	76	8 30	5 70	3 40	1.10	0	0	0	0	0	0	0
76	78	8 70	6 00	3.70	1.40	0	0	0	0	0	0	0
78	80	9 10	6.30	4.00	1.70	0	0	0	0	0	0	0
80	82	9 50	6.70	4.30	2.00	0	0	0	0	0	0	0
82	84	9 90	7 00	4.70	2.40	0	0	0	0	0	0	0
84	86	10.30	7.40	5.00	2.70	.40	0	0	0	0	0	0
86	88	10.70	7.80	5.30	3.00	.70	0	0	0	0	0	0
88	90	11.10	8 20	5.60	3 30	1.00	0	0	0	0	0	0
90	92	11.50	8.60	5.90	3.60	1.30	0	0	0	0	0	0
92	94	11.90	9.00	6 30	4.00	1.60	0	0	0	0	0	0
94	96	12.30	9.40	6.60	4.30	2 00	0	0	0	0	0	0
96	98	12.70	9.80	6 90	4.60	2.30	0	0	0	0	0	0
98	100	13 10	10 20	7.30	4 90	2.60	.30	0	0	0	0	0
100	105	13 80	10.90	8.00	5.50	3 20	.90	0	0	0	0	0
105	110	14 80	11.90	9.00	6.30	4.00	1.70	0	0	0	0	0
110	115	15 80	12 90	10 00	7 20	4 80	2.50	20	0	0	0	0
115	120	16 90	13 90	11.00	8.20	5.60	3.30	1.00	0	0	0	0

Figure 1. Tax Tables

414

SINGLE Persons — MONTHLY Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$108	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
108	112	.30	0	0	0	0	0	0	0	0	0	0
112	116	.90	0	0	0	0	0	0	0	0	0	0
116	120	1.50	0	0	0	0	0	0	0	0	0	0
120	124	2.20	0	0	0	0	0	0	0	0	0	0
124	128	2.80	0	0	0	0	0	0	0	0	0	0
128	132	3.50	0	0	0	0	0	0	0	0	0	0
132	136	4.10	0	0	0	0	0	0	0	0	0	0
136	140	4.70	0	0	0	0	0	0	0	0	0	0
140	144	5.40	0	0	0	0	0	0	0	0	0	0
144	148	6.00	0	0	0	0	0	0	0	0	0	0
148	152	6.70	0	0	0	0	0	0	0	0	0	0
152	156	7.30	0	0	0	0	0	0	0	0	0	0
156	160	7.90	0	0	0	0	0	0	0	0	0	0
160	164	8.60	0	0	0	0	0	0	0	0	0	0
164	168	9.20	0	0	0	0	0	0	0	0	0	0
168	172	9.90	0	0	0	0	0	0	0	0	0	0
172	176	10.50	.50	0	0	0	0	0	0	0	0	0
176	180	11.10	1.10	0	0	0	0	0	0	0	0	0
180	184	11.80	1.80	0	0	0	0	0	0	0	0	0
184	188	12.40	2.40	0	0	0	0	0	0	0	0	0
188	192	13.10	3.10	0	0	0	0	0	0	0	0	0
192	196	13.70	3.70	0	0	0	0	0	0	0	0	0
196	200	14.30	4.30	0	0	0	0	0	0	0	0	0
200	204	15.00	5.00	0	0	0	0	0	0	0	0	0
204	208	15.60	5.60	0	0	0	0	0	0	0	0	0
208	212	16.30	6.30	0	0	0	0	0	0	0	0	0
212	216	16.90	6.90	0	0	0	0	0	0	0	0	0
216	222	17.50	7.50	0	0	0	0	0	0	0	0	0
220	224	18.20	8.20	0	0	0	0	0	0	0	0	0
224	228	18.80	8.80	0	0	0	0	0	0	0	0	0
228	232	19.50	9.50	0	0	0	0	0	0	0	0	0
232	236	20.10	10.10	.10	0	0	0	0	0	0	0	0
236	240	20.70	10.70	.70	0	0	0	0	0	0	0	0
240	248	21.70	11.70	1.70	0	0	0	0	0	0	0	0
248	256	23.00	13.00	3.00	0	0	0	0	0	0	0	0
256	264	24.30	14.30	4.30	0	0	0	0	0	0	0	0
264	272	25.50	15.50	5.50	0	0	0	0	0	0	0	0
272	280	26.80	16.80	6.80	0	0	0	0	0	0	0	0
280	288	28.10	18.10	8.10	0	0	0	0	0	0	0	0
288	296	29.40	19.40	9.40	0	0	0	0	0	0	0	0
296	304	31.00	20.70	10.70	.70	0	0	0	0	0	0	0
304	312	32.60	21.90	11.90	1.90	0	0	0	0	0	0	0
312	320	34.20	23.20	13.20	3.20	0	0	0	0	0	0	0
320	328	35.80	24.50	14.50	4.50	0	0	0	0	0	0	0
328	336	37.40	25.80	15.80	5.80	0	0	0	0	0	0	0
336	344	39.00	27.10	17.10	7.10	0	0	0	0	0	0	0
344	352	40.60	28.30	18.30	8.30	0	0	0	0	0	0	0
352	360	42.20	29.70	19.60	9.60	0	0	0	0	0	0	0
360	368	43.80	31.30	20.90	10.90	.90	0	0	0	0	0	0
368	376	45.40	32.90	22.20	12.20	2.20	0	0	0	0	0	0
376	384	47.00	34.50	23.50	13.50	3.50	0	0	0	0	0	0
384	392	48.60	36.10	24.70	14.70	4.70	0	0	0	0	0	0
392	400	50.20	37.70	26.00	16.00	6.00	0	0	0	0	0	0
400	420	53.00	40.50	28.30	18.30	8.30	0	0	0	0	0	0
420	440	57.00	44.50	32.00	21.50	11.50	1.50	0	0	0	0	0
440	460	61.00	48.50	36.00	24.70	14.70	4.70	0	0	0	0	0
460	480	65.00	52.50	40.00	27.90	17.90	7.90	0	0	0	0	0
480	500	69.00	56.50	44.00	31.50	21.10	11.10	1.10	0	0	0	0
500	520	73.30	60.50	48.00	35.50	24.30	14.30	4.30	0	0	0	0

Figure 1. Tax Tables (Cont.)

MARRIED Persons — **WEEKLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$48	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
48	49	.10	0	0	0	0	0	0	0	0	0	0
49	50	.20	0	0	0	0	0	0	0	0	0	0
50	51	.40	0	0	0	0	0	0	0	0	0	0
51	52	.60	0	0	0	0	0	0	0	0	0	0
52	53	.80	0	0	0	0	0	0	0	0	0	0
53	54	.90	0	0	0	0	0	0	0	0	0	0
54	55	1.10	0	0	0	0	0	0	0	0	0	0
55	56	1.30	0	0	0	0	0	0	0	0	0	0
56	57	1.40	0	0	0	0	0	0	0	0	0	0
57	58	1.60	0	0	0	0	0	0	0	0	0	0
58	59	1.80	0	0	0	0	0	0	0	0	0	0
59	60	1.90	0	0	0	0	0	0	0	0	0	0
60	62	2.20	0	0	0	0	0	0	0	0	0	0
62	64	2.50	.10	0	0	0	0	0	0	0	0	0
64	66	2.90	.40	0	0	0	0	0	0	0	0	0
66	68	3.20	.70	0	0	0	0	0	0	0	0	0
68	70	3.60	1.10	0	0	0	0	0	0	0	0	0
70	72	3.90	1.40	0	0	0	0	0	0	0	0	0
72	74	4.20	1.80	0	0	0	0	0	0	0	0	0
74	76	4.60	2.10	0	0	0	0	0	0	0	0	0
76	78	4.90	2.50	0	0	0	0	0	0	0	0	0
78	80	5.30	2.80	.40	0	0	0	0	0	0	0	0
80	82	5.60	3.10	.70	0	0	0	0	0	0	0	0
82	84	6.00	3.50	1.00	0	0	0	0	0	0	0	0
84	86	6.30	3.80	1.40	0	0	0	0	0	0	0	0
86	88	6.60	4.20	1.70	0	0	0	0	0	0	0	0
88	90	7.00	4.50	2.10	0	0	0	0	0	0	0	0
90	92	7.30	4.80	2.40	0	0	0	0	0	0	0	0
92	94	7.60	5.20	2.70	.30	0	0	0	0	0	0	0
94	96	8.00	5.50	3.10	.60	0	0	0	0	0	0	0
96	98	8.30	5.90	3.40	1.00	0	0	0	0	0	0	0
98	100	8.70	6.20	3.80	1.30	0	0	0	0	0	0	0
100	105	9.40	6.80	4.30	1.90	0	0	0	0	0	0	0
105	110	10.40	7.70	5.20	2.70	.30	0	0	0	0	0	0
110	115	11.40	8.60	6.00	3.60	1.10	0	0	0	0	0	0
115	120	12.40	9.60	6.90	4.40	2.00	0	0	0	0	0	0
120	125	13.40	10.60	7.70	5.30	2.80	.40	0	0	0	0	0
125	130	14.40	11.60	8.70	6.10	3.70	1.20	0	0	0	0	0
130	135	15.40	12.60	9.70	7.00	4.50	2.10	0	0	0	0	0
135	140	16.40	13.60	10.70	7.80	5.40	2.90	.50	0	0	0	0
140	145	17.40	14.30	11.70	8.80	6.20	3.80	1.30	0	0	0	0
145	150	18.40	15.60	12.70	9.80	7.10	4.60	2.20	0	0	0	0
150	160	19.90	17.10	14.20	11.30	8.40	5.90	3.50	1.00	0	0	0
160	170	21.90	19.10	16.20	13.30	10.40	7.60	5.20	2.70	.30	0	0
170	180	23.90	21.10	18.20	15.30	12.40	9.50	6.90	4.40	2.00	0	0
180	190	25.60	23.10	20.20	17.30	14.40	11.50	8.60	6.10	3.70	1.20	0
190	200	27.30	24.80	22.20	19.30	16.40	13.50	10.60	7.80	5.40	2.90	.50
200	210	29.00	26.50	24.10	21.30	18.40	15.50	12.60	9.80	7.10	4.60	2.20
210	220	30.70	28.20	25.80	23.30	20.40	17.50	14.60	11.80	8.90	6.30	3.90
220	230	32.40	29.90	27.50	25.00	22.40	19.50	16.60	13.80	10.90	8.00	5.60
230	240	34.10	31.60	29.20	26.70	24.30	21.50	18.60	15.80	12.90	10.00	7.30
240	250	35.80	33.30	30.90	28.40	26.00	23.50	20.60	17.80	14.90	12.00	9.10
250	260	37.50	35.00	32.60	30.10	27.70	25.20	22.60	19.80	16.90	14.00	11.10
260	270	39.20	36.70	34.30	31.80	29.40	26.90	24.50	21.80	18.90	16.00	13.10
270	280	41.70	38.40	36.00	33.50	31.10	28.60	26.20	23.70	20.90	18.00	15.10
280	290	44.20	40.60	37.70	35.20	32.80	30.30	27.90	25.40	22.90	20.00	17.10
290	300	46.70	43.10	39.50	36.90	34.50	32.00	29.60	27.10	24.70	22.00	19.10
300	310	49.20	45.60	42.00	38.60	36.20	33.70	31.30	28.80	26.40	23.90	21.10
310	320	51.70	48.10	44.50	40.90	37.90	35.40	33.00	30.50	28.10	25.60	23.10

Figure 1. Tax Tables (Cont.)

MARRIED Persons — **MONTHLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$208	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
208	212	30	0	0	0	0	0	0	0	0	0	0
212	216	1.00	0	0	0	0	0	0	0	0	0	0
216	220	1.60	0	0	0	0	0	0	0	0	0	0
220	224	2.30	0	0	0	0	0	0	0	0	0	0
224	228	3.00	0	0	0	0	0	0	0	0	0	0
228	232	3.70	0	0	0	0	0	0	0	0	0	0
232	236	4.40	0	0	0	0	0	0	0	0	0	0
236	240	5.00	0	0	0	0	0	0	0	0	0	0
240	248	6.10	0	0	0	0	0	0	0	0	0	0
248	256	7.40	0	0	0	0	0	0	0	0	0	0
256	264	8.80	0	0	0	0	0	0	0	0	0	0
264	272	10.10	0	0	0	0	0	0	0	0	0	0
272	280	11.50	90	0	0	0	0	0	0	0	0	0
280	288	12.90	2.20	0	0	0	0	0	0	0	0	0
288	296	14.20	3.60	0	0	0	0	0	0	0	0	0
296	304	15.60	5.00	0	0	0	0	0	0	0	0	0
304	312	16.30	6.30	0	0	0	0	0	0	0	0	0
312	320	18.30	7.70	0	0	0	0	0	0	0	0	0
320	328	19.70	9.00	0	0	0	0	0	0	0	0	0
328	336	21.00	10.40	0	0	0	0	0	0	0	0	0
336	344	22.40	11.80	1.10	0	0	0	0	0	0	0	0
344	352	23.70	13.10	2.50	0	0	0	0	0	0	0	0
352	360	25.10	14.50	3.90	0	0	0	0	0	0	0	0
360	368	26.50	15.80	5.20	0	0	0	0	0	0	0	0
368	376	27.80	17.20	6.60	0	0	0	0	0	0	0	0
376	384	29.20	18.60	7.90	0	0	0	0	0	0	0	0
384	392	30.50	19.90	9.30	0	0	0	0	0	0	0	0
392	400	31.90	21.30	10.70	0	0	0	0	0	0	0	0
400	420	34.30	23.70	13.00	2.40	0	0	0	0	0	0	0
420	440	38.10	27.10	16.40	5.80	0	0	0	0	0	0	0
440	460	42.10	30.50	19.80	9.20	0	0	0	0	0	0	0
460	480	46.10	33.90	23.20	12.60	2.00	0	0	0	0	0	0
480	500	50.10	37.60	26.60	16.00	5.40	0	0	0	0	0	0
500	520	54.10	41.60	30.00	19.40	8.80	0	0	0	0	0	0
520	540	58.10	45.60	33.40	22.80	12.20	1.60	0	0	0	0	0
540	560	62.10	49.60	37.10	26.20	15.60	5.00	0	0	0	0	0
560	580	66.10	53.60	41.10	29.60	19.00	8.40	0	0	0	0	0
580	600	70.10	57.60	45.10	33.00	22.40	11.80	1.10	0	0	0	0
600	640	76.10	63.60	51.10	38.60	27.50	16.90	6.20	0	0	0	0
640	680	84.10	71.60	59.10	46.60	34.30	23.70	13.00	2.40	0	0	0
680	720	92.10	79.60	67.10	54.60	42.10	30.50	19.80	9.20	0	0	0
720	760	100.10	87.60	75.10	62.60	50.10	37.60	26.60	16.00	5.40	0	0
760	800	107.20	95.60	83.10	70.60	58.10	45.60	33.40	22.80	12.20	1.60	0
800	840	114.00	103.40	91.10	78.60	66.10	53.60	41.10	29.60	19.00	8.40	0
840	880	120.80	110.20	99.10	86.60	74.10	61.60	49.10	36.60	25.80	15.20	4.50
880	920	127.60	117.00	106.30	94.60	82.10	69.60	57.10	44.60	32.60	22.00	11.30
920	960	134.40	123.80	113.10	102.50	90.10	77.60	65.10	52.60	40.10	28.80	18.10
960	1,000	141.20	130.60	119.90	109.30	98.10	85.60	73.10	60.60	48.10	35.60	24.90
1,000	1,040	148.00	137.40	126.70	116.10	105.50	93.60	81.10	68.60	56.10	43.60	31.70
1,040	1,080	154.80	144.20	133.50	122.90	112.30	101.60	89.10	76.60	64.10	51.60	39.10
1,080	1,120	161.60	151.00	140.30	129.70	119.10	108.50	97.10	84.60	72.10	59.60	47.10
1,120	1,160	168.40	157.80	147.10	136.50	125.90	115.30	104.60	92.60	80.10	67.60	55.10
1,160	1,200	177.90	164.60	153.90	143.30	132.70	122.10	111.40	100.60	88.10	75.60	63.10
1,200	1,240	187.90	172.30	160.70	150.10	139.50	128.90	118.20	107.60	96.10	83.60	71.10
1,240	1,280	197.90	182.30	167.50	156.90	146.30	135.70	125.00	114.40	103.80	91.60	79.10
1,280	1,320	207.90	192.30	176.70	163.70	153.10	142.50	131.80	121.20	110.60	99.60	87.10
1,320	1,360	217.90	202.30	186.70	171.00	159.90	149.30	138.60	128.00	117.40	106.80	95.10
1,360	1,400	227.90	212.30	196.70	181.00	166.70	156.10	145.40	134.80	124.20	113.60	102.90
1,400	1,440	237.90	222.30	206.70	191.00	175.40	162.90	152.20	141.60	131.00	120.40	109.70

Figure 1. Tax Tables (Cont.)

TRADE DISCOUNTS

Single discount:

Wholesale price to retailer might be 20% off the list price of $31.80, or:

$$\begin{array}{r} \$31.80 \\ \times\ \ .20 \\ \hline \$6.3600 \end{array} \qquad\qquad \begin{array}{r} \$31.80 \\ -\ 6.36 \\ \hline \$25.44 \end{array} \text{ (retailer's cost)*}$$

Series of discounts:

To find the cost of the above item offered with series discounts of 5% and 15%:

$$\begin{array}{r} \$\ 31.80 \\ \times\ \ .05 \\ \hline \$1.5900 \end{array} \qquad \begin{array}{r} \$31.80 \\ -\ 1.59 \\ \hline \$30.21 \end{array} \qquad \begin{array}{r} \$\ 30.21 \\ \times\ \ .15 \\ \hline 1.5105 \\ 3.021\ \\ \hline \$4.5315 \end{array} \qquad \begin{array}{r} \$30.21 \\ -\ 4.53 \\ \hline \$25.68 \end{array} \text{ (retailer's cost)*}$$

Note: A retailer, by comparing these two trade discount procedures, could quickly see that it would be advantageous to use the single discount in order to obtain a .24 lower cost.

INVOICE/DISCOUNTS

Practice Sheet

1. A retailer orders 12 dozen pocket calculators with a total list price of $1,565. If he is allowed a trade discount of 15%, how much will he have to pay for this order?

2. A buyer is given a series discount of 5% and 15% on a purchase of $1,300. How much will the net invoice be?

3. Salesmen from two different firms call on a retailer to do business. One offers a single or straight discount of 35% while the other offers a series discount of 20%, 10%, 5%. The merchandise to be purchased lists for $7,800. Which salesman should the retailer go with? Show why.

4. A retailer orders a shipment of belts on March 10. The merchandise is shipped a month later with an invoice dated April 7, with terms 2/10, n/30.

   a) When must the invoice be paid to allow for the cash discount?

   b) If the retailer fails to pay during the discount period, when is the total due?

5. Supplies Unlimited received merchandise November 15 with the invoice dated September 20 and terms of 3/10 R.O.G.

   a) What is the due date in order to deduct the cash discount?

   b) What is the percent of discount offered?

   c) If the invoice was for $1,200 and it is to be paid by the due date, how much is to be paid after the discount?

INVOICE/DISCOUNTS

1. $1,565 × .15 = $234.75
   $1,565 - 234.75 = $1330.25

2. $1,300 × .05 = $65.00
   $1,300 - $65 = $1,235
   $1,235 × .15 = $185.25
   $1,235 - $185.25 = $1,049.75

3. Single discount:

   $7,800 × .35 = $2,730
   $7,800 - $2,730 = $5,070

   Series Discount:

   $7,800 × .20 = $1,560
   $7,800 - $1,560 = 6,240
   $6,240 × .10 = $624.00
   $6,240 - $624 = $5,616
   $5,616 × .05 = $280.80
   $5,616 - $280.80 = $5,335.20

4. a) April 17
   b) May 7

5. a) November
   b) 3%
   c) $1,200 × .03 = $36.00
      $1,200 - $36 = $1,164

450

HO-24

PRICING FORMULAS

1. Markdown:

Retail price x Markdown % = $ Reduction
Retail price - $ Reduction = Sale price

2. Initial Markup Percentage:

a. Based on cost:

$$\text{IM\%} = \frac{\text{Initial markup}}{\text{Cost}}$$

b. Based on retail:

$$\text{IM\%} = \frac{\text{Initial markup}}{\text{Retail}}$$

3. Retail Price:

a. Based on cost:

(Cost x Markup %) + Cost = Retail price

b. Based on retail:

$$\frac{\text{Cost}}{100\% - \text{Markup }\%} = \text{Retail price}$$

4. Determining Cost of Merchandise:

Retail price x (100% - Markup %) = Cost

5. Open-to-buy:

EOM + PS - BOM - MO = OTB

6. Net Income:

Sales - Cost of goods sold = Gross profit on sales - Operating expenses = Net income

HO-25

Harris Hardware Company
Profit and Loss Statement
For the Month Ended June 30, 1980

Income From Sales:		
Gross Sales	$500,498	
Less: Refunds and Allowances	3,000	
Net Sales		$497,498
Cost of Goods Sold:		
Merchandise Inventory, June 1, 1980	$373,000	
Purchases	475,000	
Cost of Goods Available for Sale	848,000	
Less: Merchandise Inventory, June 30, 1980	395,000	
Cost of Goods Sold		453,000
Gross Profit on Sales (Gross Margin)		$ 44,498
Operating Expenses:		
Advertising Expense	$ 4,000	
Bad Debts Expense	450	
Delivery Expense	1,800	
Depreciation Expense:		
Building	200	
Equipment	150	
Fixtures	100	
Payroll Taxes Expense	2,000	
Salaries Expense	10,000	
Supplies Expense	350	
Utilities Expense	3,500	
Total Operating Expenses		22,645
Net Income (Net Profit)		$ 21,853

TRANSPARENCY MASTERS
FOR
MATHEMATICS UNIT

MATH
TM-1

Place value positions for whole numbers and decimals through hundred-thousands (ths):

Hundred Thousands	Ten Thousands	Thousands	Hundreds	Tens	Ones	DECIMAL	Tenths	Hundreths	Thousandths	Ten-Thousandths	Hundred-Thousandths	
6	4	3	5	7	2	.	9	8	1	5	3	(Sample Numbers)

Examples:

.9 = 9/10 which is to be read nine tenths

.98 = 98/100 which is to be read ninety-eight hundredths

2.9 = 2 9/10 which is to be read two and nine tenths

Metric Abbreviations

Length Measurement:

cm = centimeter
cu = cubic
dkm or dam = decameter
dm = decimeter
hm = hectometer
km = kilometer
m = meter
mm = millimeter
mym = myriameter

Volume (capacity) Measurement

cl = centiliter
dkl or dal = decaliter
dl = deciliter
hl = hectoliter
kl = kiloliter
l = liter
ml = milliter

Weight Measurement:

cg = centigram
dg = decigram
dkg or dag = decagram
g or gm = gram
hg = hectogram
kg = kilogram
mg = milligram

MATH
TM-3

E. R. MOORE CO.
7230 N. CALDWELL
NILES (CHICAGO) ILL. 60648
PHONE 800-323-6162
ILLINOIS PHONE (312) 647-7950

DUNS # 00-506-9166
REMITTANCE COPY

SOLD TO: WESTVIEW HIGH
MRS BROWN
ROUTE #1
MARTIN TENN. 38237

SHIP TO: WESTVIEW HIGH
MRS BROWN
ROUTE #1
MARTIN TENN. 38237

INVOICE NO.
S25981
DATE
07/11/79
COUTURIER K
GYM 0 0

PLEASE RETURN THIS COPY WITH YOUR REMITTANCE

SALESMAN	STATE	COUNTY	CUSTOMER NO	LINE	DEN.	WHSE.		CUSTOMER ORDER NO.	DEPT. NO.
1044	41	183	516309						

TERMS	TRANSPORTATION
NET 30 DAYS	PREPAID - INV CHGS

QUANTITY	DESCRIPTION	T	PRICE	AMOUNT
	WHSE SIZE STYLE COLOR TO REORDER-USE SCREEN NUMBER WHICH FOLLOWS STYLE NUMBER BELOW M717-3248 CL17-3249 9H17-3248 BALANCE OF ORDER BACK ORDERED ALL SALES FINAL - NO RETURNS ALLOWED			

INTEREST WILL BE CHARGED ON PAST DUE ACCOUNTS AT THE RATE OF 1½% PER MONTH

THANK YOU - IT IS OUR PLEASURE TO SERVE YOU

PLEASE NOTE: NO MERCHANDISE MAY BE RETURNED WITHOUT PREVIOUS WRITTEN APPROVAL FROM E.R. MOORE CO.

CONTINUING GUARANTEE UNDER THE TEXTILE FIBRE PRODUCTS IDENTIFICATION ACT FILED WITH THE FEDERAL TRADE COMMISSION

INVOICE

№ 585

SOUTHERN BIOLOGICAL SUPPLY CO.
POST OFFICE BOX 68
McKENZIE, TENNESSEE 38201
TOLL FREE 1-800-238-3951
IN TENNESSEE — CALL COLLECT

Westview High School
Route # 1
Martin, Tn. 38237

INVOICE DATE 1-5-80
OUR ORDER NO. 9384
YOUR ORDER NO. 1257
TERMS Net 30
F.O.B. SP
SALESMAN
SHIPPED VIA UPS

SHIPPED TO Elaine Hall
PPD. OR COLL.

QUANTITY	DESCRIPTION		PRICE	AMOUNT
12	S 9540	Blow pipes		20.95
1 lb.	2175	Calcium sulfate		3.80
		Shipping charges:		1.15
				25.90

MATH
TM-4

602852 E00585

#0279044 NEW

QUILL
CORPORATION

P.O. BOX 705 • NORTHBROOK, ILL. 60062 (312) 498-6470

ORIGINAL INVOICE

SOLD TO
WESTVIEW HIGH SCHOOL
RT 1-STELLA RUTH RD
MARTIN TN 38237

SHIP TO
WESTVIEW HIGH SCHOOL
RT 1-STELLA RUTH RD
MARTIN TN 38237

	V	YOUR ORDER NUMBER	OUR ORDER NO	DATE ORDERED	DATE SHIPPED	NO. CTNS	WEIGHT	SHIPPED VIA
1	N	1055	0282981	10/01/79	10/02/79	2	60	UNITED PARCEL

STOCK NUMBER	DESCRIPTION	COLOR	B R	BACK ORDERED	SHIPPED	UNIT	PRICE	EXTENSION
	WE HAVE ACCEPTED YOUR FIRST ORDER AT OLD SALE PRICING THIS ONE TIME.							
090 S-2231WT	STAK-ETTE TRAY-LETTER SIZE	WALNT	P		4.0	EA	2.680*	10.72
090 SP35DZ	SCRATCH PAD,3X5,100 SHEETS/PAD	WHITE	P		12.0	DZ	1.990	23.88
090 SP46DZ	SCRATCH PAD,4X6,100 SHEETS/PAD	WHITE	P		6.0	DZ	2.990	17.94
090 RP811CP	RULED PAD,8.5X11,PERFRATED TOP	CANRY	P		2.0	DZ	5.530*	11.06
090 RP58CP	RULED PAD,5X8,PERFORATED TOP	CANRY	P		2.0	DZ	3.170*	6.34

Paid 10/10/79
ck # 12314
Gen. out

BIG SAVINGS...PRICES MARKED WITH * ARE SPECIAL SALE PRICES NOW IN EFEECT

69.25

INVOICE DATE	INVOICE NO	ACCOUNT NO	TERMS: 1% 10 DAYS NET 30 DEDUCT	ONLY IF PAID BY	MDSE TOTAL	TAX	FREIGHT	INVOICE TOTAL
10/02/79	0279044	0248494	$0.69	10/12/79	69.94			~~$69.94~~

THANK YOU FOR THIS ORDER - REMEMBER, AT QUILL WE GUARANTEE YOUR 100% SATISFACTION ON EVERY ORDER.
IF YOU HAVE ANY QUESTIONS ON THE ORDER OR THIS INVOICE PLEASE WRITE OR CALL/EXPLANATION OF OUR PRICING & FREIGHT POLICY IS ON BACK OF THIS INVOICE

MATH
TM-5

Harris Hardware Company
Profit and Loss Statement
For the Month Ended June 30, 1980

Income From Sales:		
Gross Sales	$500,498	
Less: Refunds and Allowances	3,000	
Net Sales		497,498
Cost of Goods Sold:		
Merchandise Inventory, June 1, 1980	$373,000	
Purchases	475,000	
Cost of Goods Available for Sale	$848,000	
Less: Merchandise Inventory, June 30, 1980	395,000	
Cost of Goods Sold		453,000
Gross Profit on Sales (Gross Margin)		44,498
Operating Expenses:		
Advertising Expense	$ 4,000	
Bad Debts Expense	450	
Delivery Expense	1,800	
Depreciation Expense:		
Building	200	
Equipment	150	
Fixtures	100	
Payroll Taxes Expense	2,000	
Salaries Expense	10,500	
Supplies Expense	350	
Utilities Expense	3,500	
Total Operating Expenses		22,645
Net Income (Net Profit)		21,853

TESTS AND KEYS
FOR
MATHEMATICS UNIT

ADDITION/SUBTRACTION

1. 64 +77
2. 136 +23
3. 901 +99
4. 205 +374
5. 381 +679
6. 999 +999
7. 2,472 +3,217
8. 5,672 +3,026
9. 7,608 +1,493
10. 8,206 +5,894
11. 358 137 +260
12. 3,407 562 + 209
13. 5,200 7,892 +1,205
14. 13,405 2,648 +3,999
15. 67 -38
16. 80 -63
17. 382 -23
18. 804 -27
19. 500 -51
20. 375 -129
21. 403 -286
22. 600 -298
23. 3,596 -1,405
24. 4,874 -2,667
25. 8,704 -2,805
26. 5,004 -4,628
27. \$5.09 + .36
28. \$29.05 +30.98
29. \$5.73 +2.28
30. .36 +.24
31. .92 +.39
32. .56 +.87
33. 42.83 - .92
34. \$50.04 -21.25
35. 90.00 -87.21
36. \$20.01 -10.26
37. 725 + 386
38. 24 + 34
39. 53 + 39
40. 62 + 20 + 18 + 9
41. 212 + 45 + 88
42. 68 + 7 + 5 + 43
43. 81 + 17
44. 423 - 148
45. 914 - 836
46. 407 - 289
47. 606 - 257
48. 317 - 268
49. 3,055 - 1,098
50. 2,000 - 1,638

ADDITION/SUBTRACTION

1. 141
2. 159
3. 1,000
4. 579
5. 1,060
6. 1,998
7. 5,689
8. 8,698
9. 9.101
10. 14,100
11. 755
12. 4,178
13. 14,297
14. 20,052
15. 29
16. 17
17. 359
18. 777
19. 449
20. 246
21. 117
22. 302
23. 2,191
24. 2,207
25. 5,899
26. 376
27. $5.45
28. $60.03
29. $8.01
30. .60
31. 1.31
32. 1.43
33. 41.91
34. $28.79
35. $2.79
36. $9.75
37. 1,111
38. 58
39. 92
40. 109
41. 345
42. 123
43. 98
44. 275
45. 78
46. 118
47. 349
48. 49
49. 1,957
50. 362

MULTIPLICATION/DIVISION

1. 13×2
2. 23×4
3. 17×5
4. 29×5
5. 213×3
6. 704×2
7. 567×4
8. 926×8
9. 312×4
10. 529×7
11. 793×9
12. 112×32
13. 36×12
14. 78×23
15. 94×27
16. 85×76
17. 213×24
18. 421×35
19. 602×84
20. 763×58
21. 312×142
22. 462×341
23. 598×320
24. 689×670
25. 543×112

(Express any remainders as fractions)

26. $5\overline{)2{,}045}$
27. $7\overline{)5{,}642}$
28. $7\overline{)4935}$
29. $6\overline{)1{,}026}$
30. $3\overline{)1{,}623}$
31. $5\overline{)4{,}115}$
32. $3\overline{)1{,}113}$
33. $20\overline{)120}$
34. $30\overline{)240}$
35. $40\overline{)183}$
36. $41\overline{)426}$
37. $56\overline{)627}$
38. $29\overline{)198}$
39. $76\overline{)685}$
40. $39\overline{)416}$
41. $73\overline{)795}$
42. $54\overline{)578}$
43. $17\overline{)189}$
44. $14\overline{)1{,}760}$
45. $24\overline{)2{,}506}$
46. $94\overline{)9{,}433}$
47. $82\overline{)8{,}901}$
48. $42\overline{)12{,}301}$
49. $71\overline{)14{,}005}$
50. $89\overline{)27{,}326}$

MULTIPLICATION/DIVISION

1. 26
2. 92
3. 85
4. 145
5. 639
6. 1,408
7. 2,268
8. 7,408
9. 1,248
10. 3,703
11. 7,137
12. 3,584
13. 432
14. 1,794
15. 2,538
16. 6,460
17. 5,112
18. 14,735
19. 50,568
20. 44,254
21. 44,304
22. 157,542
23. 191,360
24. 461,630
25. 60,816
26. 409
27. 806
28. 705
29. 171
30. 541
31. 823
32. 371
33. 6
34. 8
35. 4 23/40
36. 10 16/41
37. 11 11/56
38. 6 24/29
39. 9 1/76
40. 10 26/39
41. 10 65/73
42. 10 38/54 or 10 19/27
43. 11 2/17
44. 125 10/14 or 125 5/7
45. 104 10/24 or 104 5/12
46. 100 33/94
47. 108 45/82
48. 292 37/42
49. 197 18/71
50. 307 3/89

FRACTIONS

I. Reduce each of the following to lowest terms.

1. 5/10
2. 8/64
3. 18/24
4. 12/32
5. 12/15

II. Which pairs are equivalent? yes/no.

6. 1/2, 2/4
7. 2/7, 10/35
8. 3/4, 4/5
9. 2/3, 4/9
10. 4/10; 2/5

III. Write the following as improper fractions.

11. 1 1/3
12. 3 1/4
13. 7 3/5
14. 9 5/7
15. 10 1/6

IV. Write the following as mixed numbers.

16. 9/2
17. 62/7
18. 101/8
19. 21/4
20. 51/14

V. Add: Reduce where possible.

21. 4/15 + 7/15
22. 7/20 + 3/20
23. 3/8 + 7/12
24. 7/15 + 4/5
25. 11/18 + 7/12

VI. Adding mixed numbers: Reduce where possible.

26. 5 1/4	27. 7 1/8	28. 2 1/2	29. 12 5/8	30. 17 7/10
+2 1/4	+4 5/8	+3 1/3	+ 4 1/6	+ 3 3/8

VII. Subtract: Reduce where possible.

31. 7/15 32. 5/12 33. 11/32 34. 12 3/4 35. 13 11/15
-4/15 -1/12 - 3/32 - 7 1/4 - 9 2/15

VIII. Subtract: Reduce where possible.

36. 16 4/11 37. 19 7/12 38. 7 4/9 39. 10 7/12 40. 9 4/5
-9 5/11 -12 11/12 -2 1/3 - 4 1/3 -2 6/7

IX. Multiply.

41. 1/4 x 3/5
42. 5/9 x 18/19
43. 12 x 5/3
44. 1 5/8 x 8/9
45. 2 1/6 x 1 1/2

X. Divide.

46. 2/3 ÷ 1 1/4
47. 6/7 ÷ 13/14
48. 2/5 ÷ 3
49. 4 ÷ 1/4
50. 2/3 ÷ 4/15

FRACTIONS

I. Reduce to lowest terms.

1. 1/2
2. 1/8
3. 3/4
4. 3/8
5. 4/5

II. Equivalent; yes/no

6. yes
7. yes
8. no
9. no
10. yes

III. Improper fractions.

11. 4/3
12. 13/4
13. 38/5
14. 68/7
15. 61/6

IV. Mixed numbers.

16. 4 1/2
17. 8 6/7
18. 12 5/8
19. 5 1/4
20. 3 9/14

V. Adding: Reduce where possible.

21. 11/15
22. 1/2
23. 23/24
24. 1 4/15
25. 1 7/36

VI. Adding mixed numbers: Reduce where possible.

26. 7 1/2
27. 11 3/4
28. 5 5/6
29. 16 19/24
30. 22 3/40

VII. Subtract: Reduce where possible.

31. 1/5
32. 1/3
33. 1/4
34. 5 1/2
35. 4 3/5

VIII. Subtract: Reduce where possible.

36. 6 10/11
37. 6 2/3
38. 5 1/9
39. 6 1/4
40. 6 33/35

IX. Multiply.

41. 3/20
42. 10/19
43. 20
44. 1 4/9
45. 3 1/4

X. Divide.

46. 8/15
47. 12/13
48. 2/15
49. 16
50. 5/2 = 2 1/2

471

DECIMAL NUMBERS

I. Place value: Given the following number, identify from left to right each place value.

395.268
abc def

(a)
(b)
(c)
(d)
(e)
(f)

II. Convert these fractions to decimal (Round off to nearest thousandths if necessary).

7. 2/5
8. 7/8
9. 8/9
10. 48/100
11. 3/1,000
12. 1/3
13. 1/7
14. 4/8
15. 5/6

III. Add:

16. 59.08 + 6.89
17. 48 + 3.55
18. 2.19 + 16.8
19. 45.43 + 6.899
20. 408.3 + 2.566
21. .56 + .87
22. .796 + .845
23. 2.63 + 2.063
24. 80.5 + 40.5
25. 105.63 + 89.98

IV. Subtract:

26. 36.01 - 2.45
27. 58.34 - 29.49
28. 43.6 - .153
29. 40.56 - .218
30. 13.67 - 4.8
31. 456 - 201.58
32. 9.8 - 3.67
33. 23.547 - 6.89
34. 7.2 - .491
35. 36.71 - 8.3

V. Multiply:

36. 52 x .03
37. 7.6 x .23
38. 79.2 x .38
39. 950 x .004
40. 312 x .01
41. 1.92 x .47
42. 86.5 x .018
43. 93 x .61

VI. Division: (Round off to nearest hundredth)

44. 1.34 ÷ .25
45. 17.9 ÷ .46
46. 3.96 ÷ .405
47. 2.47 ÷ .32
48. 1.1778 ÷ .453
49. 2.7 ÷ .9
50. 2.144 ÷ 32

DECIMAL NUMBERS

I. Place value

(a) hundreds
(b) tens
(c) ones
(d) tenths
(e) hundredths
(f) thousandths

II. Converting fraction to decimal

7. .4
8. .875
9. .889
10. .48
11. .003
12. .333
13. .143
14. .5
15. .833

III. Add:

16. 65.97
17. 51.55
18. 18.99
19. 52.329
20. 410.866
21. 1.43
22. 1.641
23. 4.693
24. 121
25. 195.61

IV. Subtract:

26. 33.56
27. 28.85
28. 43.447
29. 40.342
30. 8.87
31. 254.42
32. 6.13
33. 16.657
34. 6.709
35. 28.41

V. Multiply:

36. 1.56
37. 1.748
38. 30.096
39. 3.8
40. 3.12
41. 0.9024
42. 1.557
43. 56.73

VI. Division:

44. 5.36
45. 38.91
46. 9.78
47. 7.72
48. 2.6
49. 3
50. .067 = .07

PERCENTAGE CONCEPT

I. Write percents for these decimals.

1. .38
2. .45
3. .96
4. .14
5. .01
6. .07
7. .04
8. .05
9. 1.36
10. 2.45
11. 3.50
12. 9.75

II. Convert these fractions to percents.

13. 1/20
14. 7/100
15. 1/5
16. 1/4
17. 5/5
18. 14/1,000
19. 43/100
20. 125/100

III. Compute the following:

21. 10% of 90
22. 20% of 100
23. 5% of 60
24. 2% of 200
25. 80% of 25

PERCENTAGE CONCEPT

I. Write percents for these decimals.

1. 38%
2. 45%
3. 96%
4. 14%
5. 1%
6. 7%
7. 4%
8. 5%
9. 136%
10. 245%
11. 350%
12. 975%

II. Convert fractions to percents.

13. 5%
14. 7%
15. 20%
16. 25%
17. 100%
18. 1.4%
19. 43%
20. 125%

III. Computing percentage.

21. 9
22. 20
23. 3
24. 4
25. 20

ALGEBRAIC EXPRESSION

I. Solve the following:

1. $x + x = 12$
2. $k + 2 = 2$
3. $12 \times n = 12$
4. $8 \times m = 56$
5. $y + 35 = 45$
6. $a \times a = 64$
7. 4^2
8. 4^3
9. 4^4
10. 10^2
11. 15^3
12. 3^3

II. If $x = 3$; $y = 9$; $z = 2$; compute:

13. $9x + 3y - 2x + 5$
14. $16z - 14z + 5y$
15. $x + y + z - 9$
16. $14x - 3z + 2x - 5y + 7y + 5z$
17. $x^2 + y^2 -z^2$
18. $9y + 5x - 3y + z^3$
19. $36/y - x$
20. $1/3y + 3x = z^3/2$

ALBEGRAIC EXPRESSION

I. Solve the following:

1. 6
2. 0
3. 1
4. 7
5. 10
6. 8
7. 16
8. 64
9. 256
10. 100
11. 3,375
12. 27

II. x = 3; y = 9; z = 2

13. 53
14. 49
15. 5
16. 70
17. 86
18. 77
19. 6
20. 16

METRIC SYSTEM

Complete or convert:

1. 2 km = _____m

2. 5 m = ____mm

3. 425 mg =_____g

4. 60o C = ____F

5. 24 in. = ____cm

6. 16 km = ____miles

7. 200 m = ____in.

8. 10 oz. = ____g

9. 100 kg = ____lb.

10. 5 l = ____qt.

11. 500 g = ____oz.

12. 10 lb.= ____kg

13. 10 cm = ____in.

14. 80 km = ____miles

15. 12 in. = ____cm

16. 500 m = ____in.

17. 600 g = ____oz.

18. 15 cm = ____in.

19. 12 l = ____qt.

20. 12 oz. = ____g

21. What is the formula for converting Celsius temperature to Fahrenheit?

22. What are the three most commly used prefixes?

(a) (b) (c)

23. Hazel bought a 10-pound bag of potatoes. What is the weight in kilograms of the potatoes?

24. Duncan is 170 centimeters tall. What is his height in inches?

25. A container of apples weighed 50 pounds. What was the weight in grams?

METRIC SYSTEM

Complete or convert:

1. 2,000
2. 500
3. .452
4. 140°
5. 60.96
6. 10
7. 7,800
8. 284
9. 220
10. 5.3
11. 17.5
12. 4.54
13. 3.9
14. 50
15. 30.5
16. 19,500
17. 21
18. 5.85
19. 12.7
20. 340.8
21. Celsius x 1.8) + 32
22. (a) milli
    (b) centi
    (c) kilo
23. 4.54
24. 66.3 in.
25. 22,700 g

WAGE INCOME

1. Jim Sanders' salary is based on $90 for one week plus a commission of 3% for all sales above quota. Weekly quotas have been set at $500 What would his salary be if sales for last week totaled $940?

2. Discover America Travel Agency, managed by Jon Hahn, has decided to convert some of its salaried employees over to a salary plus commission system. Mr. Hahn hopes to create an incentive for those employees to sell during a time of higher gas prices and when vacation travel is on the downward trend. At D.A.T. Agency #1, Kim Johnson was placed on a salary plus a commission of total sales if she met her quota. Since an average Travel Package runs $290, Mr. Hahn felt she should be able to average at least 2 per week, plus other plans and set the quota at $700. Her commission is to be 10% and her salary set at $90.00. At D.A.T. Agency #2, Lori Rea remained on a weekly salary of $3.60 an hour with time and a half for all time over 40 hours. If during a given week, each of the Discover America Travel Agency branches has total sales of $1,185 and both Lori and Kim each put in 45 hours, answer the following questions.

   (a) How much does Kim earn in commissions?
   (b) How much did sales exceed the quota set for Kim?
   (c) What is Lori's gross salary?
   (d) Which young lady earns the most in this given week?
   (e) If Kim's sales drop to $650 next week while working only 20 hours, what would her gross salary be?

3. Joseph Brian is employed on the basis of a 40-hour work week at 4.20 an hour with time and a half for overtime. He is married and claims two exemptions. His F.I.C.A. tax is withheld at the rate of 6.13%. If he worked 46 hours last week answer the following: (Use the tax table provided)

   (a) How much is his income tax deduction?
   (b) How much is his social security deduction?
   (c) What is his gross salary?
   (d) What is his net salary?
   (e) What is his base salary without overtime?

4. Using the Withholding Tax Table, what would the deduction be for Sherry who is married, has 0 exemptions, and earns $158 weekly?

5. An automobile salesman receives a straight commission of 4% on everything he sells. Last week he sold one new car for $8,250 and a trade-in for $950. How much did he earn before deductions?

6. Judith Ann earns $175 a week plus 2% commission on her total sales. Last week, Judith worked 42 hours with sales of $2,160.

   (a) How much did she earn as gross salary?
   (b) What would be her rate per hour based on this salary plus commission system?
   (c) If Judith is married and claims one dependent, what would be her income tax deduction?

7. Find the total earnings for Eddie who earns $2.40 per hour with time and a half for more than 8 hours per day if he worked 8 hours on Monday, 7 hours on Tuesday, 9 hours on Wednesday, 9 hours on Thursday, and 10 hours on Friday.

8. Using the F.I.C.A. rate in problem #3, how much social security would be withheld from a salary of $103?

9. At the rate of $2.45 per hour, how many hours would it take to earn 455.70?

10. How much is a weekly salary of $88.50 equivalent to per month?

T-8
K

WAGE INCOME

1. $103.20
2. (a) $118.50
   (b) $485.00
   (c) $171.00
   (d) Kim Johnson
   (e) $90.00
3. (a) $24.10
   (b) $12.62
   (c) $205.80
   (d) $169.08
   (e) $168.00
4. $19.90
5. $368.00
6. (a) $218.20
   (b) $5.195 = $5.20
   (c) $28.20
7. $108.00
8. $6.32
9. 186 hours
10. $354.00

INVOICE/DISCOUNTS

1. Mark has placed an order for 150 dozen stuffed animals at a cost of $25.92 per dozen. The vendor has offered a series discount of 10%, 20%, 5% on the purchase. How much should Mark have to pay for the entire shipment?

2. The list price of a television is shown at $784.00. What would you have to pay for it with trade discounts of 10%, 6%, 3%?

3-12. In each of the following give: (a) the due date; (b) date net due if not paid during discount period; (c) amount due if paid during discount period; and (d) the actual dollar amount of discount offered.

	Invoice Date	Amount	Terms
3.	April 27	$ 980.00	2/10, N/30
4.	October 19	410.00	6/15, N/30 E.O.M.
5.	January 20	649.50	3/10 30 Extra
6.	May 10	300.00	Net 30
7.	August 29	1,568.00	4/10 R.O.G.
		(Merchandise arrived October 2)	
8.	June 4	598.40	2/10 as of July 8
9.	September 28	153.00	6/10, N/45 E.O.M.
10.	August 24	98.00	3/12, Net 30
11.	May 4	1,100.00	Net 10
12.	August 4	461.00	2/10, 60 Extra

	Due Date	Net Due Date	Amount Due	Discount Allowed
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

Identify the following:

13. F.O.B. destination

14. F.O.B. Chicago

15. F.O.B. factory

16. TRUE/FALSE: The order of figuring series discounts does not make any difference.

Compute the amount due given the following straight discounts:

17. Merchandise of $1,683.00; discount of 20%
18. 15% off list price of $940
19. 18% off list price of $1,950.50
20. 10% off list price of $560.00

INVOICE/ DISCOUNTS

1. $2,659.39
2. $643.36

	Due Date	Net Due Date	Amount Due	Discount Allowed
3.	May 7	May 27	$ 960.40	$19.60
4.	November 15	Nov. 30	385.40	24.60
5.	January 30	March 1	630.01	19.49
6.	June 9	June 9	300.00	-0-
7.	October 12	Oct. 12	1,505.28	62.72
8.	July 18	July 18	586.43	11.97
9.	November 10	Dec. 15	143.82	9.18
10.	September 5	Sept. 23	95.06	2.94
11.	May 14	May 14	1,100.00	-0-
12.	August 14	Oct. 13	451.78	9.22

13. No transportation charges paid by the buyer.
14. Transportation is paid by the buyer from Chicago to his location.
15. Buyer pays transportation from the factory to his location.
16. True
17. $1,346.40
18. $799
19. $1,599.41
20. $504

PRICING MERCHANDISE

1. Determine the amount of reduction (markdown) and the sale price for the following:

	Retail Price	Markdown %	$ Reduction	Sale Price
a.	$ 20.00	25%		
b.	105.00	33 $\frac{1}{3}$%		
c.	3.50	50%		
d.	.98	15%		
e.	33.00	40%		

2. Find the initial markup percentage, first based on cost and second based on retail for the following; also, determine the retail price for each.

	Cost	Initial Markup	Retail Price	Initial MU% Cost	Initial MU% Retail
a.	$ 4.15	$ 1.85			
b.	15.00	6.00			
c.	250.00	50.00			
d.	.21	.20			
e.	1.98	.90			

PRICING MERCHANDISE

1. Using both the cost method and the retail method, find the retail price and the initial markup for the following:

	Cost	Markup %	Initial Markup		Retail Price	
			Cost	Retail	Cost	Retail
a.	$ 5.50	33 1/3%				
b.	12.00	25%				
c.	1.10	50%				
d.	.50	40%				
e	98.00	35%				

2. Find the cost a business will pay for the following items.

	Retail Price	MU% on Retail	Cost
a.	$ 2.99	60%	
b.	12.50	40%	
c.	33.00	50%	
d.	225.00	25%	
e.	5.00	35%	

PRICING MERCHANDISE

T-10
K

		$ Reduction	Sale Price
1.	a.	$ 5.00	$15.00
	b.	34.96	70.04
	c.	1.75	1.75
	d.	.15	.83
	e.	13.20	19.80

		Retail Price	IM% Cost	IM% Retail
2.	a.	$ 6.00	44.5%	30%
	b.	21.00	40%	28.5%
	c.	300.00	20%	16%
	d.	.41	95%	48%
	e.	2.88	45%	31%

T-11
K

		Initial Markup		Initial Markup	
		Cost	Retail	Cost	Retail
1.	a.	$ 1.83	$2.49	$ 7.33	$ 7.99
	b.	3.00	4.00	15.00	16.00
	c.	.55	1.10	1.65	2.20
	d.	.20	.33	.70	.83
	e.	34.30	52.76	132.30	150.76

		Cost
2.	a.	$ 1.19
	b.	7.50
	c.	16.50
	d.	168.75
	e.	3.25

AUDIOVISUAL AIDS FOR MATHEMATICS UNIT

F 1 Meaning of Percentage (#08356)-1948. BW; 10 min. Provides introduction of percentage by relating it to fractions and decimals. ($2.25) 2-day rental period; club plan available.

Order from : Florida State University
Florida State University Films
Media Services
Tallahassee, Florida 32306
(904-224-0221)

F 2 Percentage (#09209)-1948. BW; 10 min. Uses animation to define percentage and its relationship to decimal and common fractions. Gives examples of solutions of percentage problems.

Order from: University of Colorado
Bureau of Audiovisual Instruction
Attn: Booking Clerk
Boulder, Colorado 80302
(303-443-2211; Ext. 7341)

F 3 Percent in Everyday Life (#09207)-1948. Color; 11 min. Follows Bob's problems in figuring commissions, taxes, interest and discount with general rate and base formulas. ($2.25)

Order from: Florida State University
Florida State University Films
Media Services
Tallahassee, Florida 32306
(904-224-0221)

Note: Teacher-coordinator should check local film library for other films to supplement this unit.

AV 1 Metric System: Following is a list of overhead transparencies which could provide valuable supplemental material to the Metric System Overview. Notice the individual prices or the series price offer at the end.

Group I--Metric Units

MET-1	Think Metric	$3.80
MET-2	English Measuring Units	3.15
MET-3	International System of Metric Units (SI)	3.15
MET-4	Some Metric Units for Everyday Use	3.15
MET-5	The Metric Dollar	5.45
MET-6	The Meter	4.80
MET-7	The Kilo gram	4.80

MET-8 Capacity	4.80
MET-9 Area	4.80
MET-10 Temperature	5.45
MET-11 Metric System Prefixes	3.15
*(11 transparencies with 6 overlays--$44.50)	
Group II--Conversion Factors	
MET-12 Inches and Centimeters	3.15
MET-13 Pounds and Kilograms	3.15
MET-14 Kilometers and Miles	3.15
*(3 transparencies-- $9.00)	
*Also avalialbe: Instructor's Guide	1.00
Library case	3.00

Note: Complete series of 14 multi-colored transparencies with 6 overlays, Instructor's Guide, and library case:

If purchased individually = $59.95
Series price = 50.00

Order from: Progressive School Products
3985 Jackson Ave.
P.O. Box 28240
Memphis, Tenn. 38128
(901-372-3354)

AV 2 Additional government material in the form of pocket-size conversion tables, booklets, pamphlets, reference charts, etc. is available by writing either of the following:

U.S. Department of Commerce
National Bureau of Standards
Washington, D.C. 20234

Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402

(There should be a varied price range of material available depending on what the teacher's needs are.)

REFERENCES FOR MATHEMATICS UNIT

R-1 Applied Business Mathematics: Fairbank, Schultheis, Piper. Southestern Publishing Co., 10th ed., 1975.

R-2 Arithmetic Skills Workbook: Calman Goozner. Amsco School Publications, Inc., 1973.

R-3 Business and Consumer Mathematics: Saake. Addison-Wesley Publishing Co., 1973.

R-4 Applied Arithmetic for Distribution: Reeves. Instructional Materials Center, The University of Texas at Austin, 2nd ed., 1976.

R-5 Holt School Mathematics: Nichols, Anderson, Dwight, Flournoy, Kalin, Schluep, Simon. Holt, Rinehart and Winston, Inc., 1974.

R-6 Understanding Taxes 1980: Department of the Treasury, Internal Revenue Service; Publication 21 (Rev. 109).

R-7 Basic Math of Distribution: Liston. Instructional Materials Laboratory, Distributive Education Department, Division of Extension, The University of Texas at Austin, Austin, Texas, 1969.

R-8 Applied Business Mathematics: Piper, Fairbank, Gruber. South-Western Publishing Co., 1970.

R-9 Marketing and Distribution: Mason, Rath, and Ross. Gregg Division McGraw-Hill, 2nd ed., 1974.

R-10 Marketing Math: Stull. South-Western Publishing Co., 1979.

R-11 Modern Business Mathematics: Kravitz. Amsco School Publications, Inc., 1967,

R-12 Merchandising Mathematics: Piper. South-Western Publishing Co., 1967.

R-13 Metric Math: The Modernized Metric System: Smart. Brooks/Cole Publishing Co., 1974.

R-14 Consumer Mathematics: Lankford, Goe. Harcourt-Brace-Jovanovich, Inc., 1971.

R-15 Understanding Taxes: Internal Revenue Service, IRS Data Center; Project TKIT; P.O. Box 1200, Detriot, Michigan 48232 (1980).

R-16 Mathematics in Life: Bolster, Woodburn. Scott Foresman and Company, 1977.

SELLING UNIT

TABLE OF CONTENTS

FOR SELLING UNIT

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OUTLINE FOR SELLING UNIT

I. Introduction to salesmanship

  A. History
  B. Definition
  C. Importance of the selling function
  D. Relationship to overall promotion effort
  E. Types of selling jobs:
    1. Industrial
    2. Wholesale
    3. Retail
  F. Personality and appearance for selling

II. Preparation for selling

  A. Product knowledge
    1. Importance of product knowledge
    2. Types of information
    3. Sources of product information
    4. Product analysis
      a) Features
      b) Benefits
      c) Role in selling
  B. Buying motives
  C. Steps of the sale - overview
  D. Mental stages of the customer

III. Approach

  A. Pre-approach
  B. Types of approaches

IV. Presentation

  A. Determining needs
  B. Appealing to five senses
  C. Dramatizing the demonstration
  D. Involving the customer

V. Objections

  A. Types of objections
  B. Methods for handling objections

VI. Closing

  A. Types of closes
  B. Suggestion selling
  C. Taking leave

VII. Sales demonstration

OBJECTIVES FOR SELLING UNIT

I. Introduction

Upon completion of this section, the student should be able to:

A. Outline the development of selling in the United States
B. Demonstrate in writing the importance of selling to the merchant, to oneself, and to the economy
C. Explain the three major types of selling jobs
D. Identify specific types of sales persons in each of the three major sales areas
E. Determine those traits desirable for a career in selling, when given a list of traits for a sales personality
F. Evaluate his or her personality and suggest changes
G. Have the attitude that selling is serving others

II. Preparation for selling

Upon completion of this section, the student should be able to:

A. Determine what product information is important when given a list of product features
B. Develop a list of product information resources when given a specific product
C. Translate product features into customer benefits when given a list of product features
D. Be aware of the importance of the salesperson's attitude in a selling situation
E. Be aware of the importance of product knowledge during a sales demonstration
F. Determine buying motives that a salesperson should appeal to during the approach and sales presentation
G. Determine fundamental wants to which a salesperson should appeal in a selling situation
H. Distinguish the stages through which the customer's mind travels and the steps through which the salesperson leads the customer in a sales situation
I. List the steps of the sale when given a sales dialogue

III. Approach

Upon completion of this section, the student should be able to:

A. Determine when to approach a customer during participation in a simulated sales situation
B. Determine what to say to a customer when given a description of customer types
C. Realize the importance of prompt customer recognition when given a sales situation
D. Explain the types of appropriate approaches when given a sample of customer types

IV. Presentation

Upon completion of this section, the student should be able to:

A. Demonstrate knowledge of how to present merchandise to suit customer needs during a sales demonstration
B. Present the customer with a sufficient number of choices when confronted with a buyer decision-making situation
C. List questions necessary to ask to determine customer needs during a sales situation
D. Perceive the customer's attitude and response during each step of the sales presentation
E. List two ways of dramatizing the sales demonstration when given a list of several products
F. Demonstrate techniques for eliciting customer participation during the sales demonstration

V. Objections

Upon completion of this section, the student should be able to:

A. Identify the six major types of objections from a list of actual objections
B. Identify the method for overcoming the objections during a sales situation involving objections
C. Demonstrate his awareness of the importance of handling customer objections by responding in writing or in a role-playing situation to a given objection

VI. Closing

Upon completion of this section, the student should be able to:

A. Identify possible buying signals when given a sales dialogue
B. Identify any one of twelve closing techniques during a sales situation
C. Recognize the benefits of suggestion selling
D. List five ways to suggest additional merchandise for a given product
E. Demonstrate his understanding of suggestion selling in a role playing situation
F. Plan how to handle a turn down

VII. Sales demonstration

Upon completion of this section, the student should be able to:

A. Evaluate a sales demonstration given by someone else
B. Prepare a three- to five-minute sales demonstration to be presented to the class

COMPETENCIES FOR SELLING UNIT

I. Introduction to salesmanship

920 A feeling of sincere interest in customers and their problems (Selling: LAP 39)

921 A belief that the job of selling contributes to the well being of customers (Selling: LAP 1)

923 Attitude level--a conviction that selling is important to the store and the economy (Selling: LAP 2)

930 Attitude that selling is helping the customer obtain personal satisfaction for money spent (Selling: LAP 1)

938 Attitude that one should feel pride in being a salesman (Selling: LAP 3)

945 An awareness that each salesperson should attempt to meet his sales quota in order to meet established job performance (Selling: LAP 8)

II. Preparation for selling

162 Understanding that valuable information can be gained by reading manufacturer's hand tags, labels, and directions (Comm.: LAP 51)

499 The knowledge of ways to interpret the features of a product in terms of benefits to customers (Prod. & Serv.: LAP 34)

509 Knowledge of the values of advertising information to the salesperson (Prod. & Serv.: LAP 21)

511 The knowledge that merchandise information is a useful tool in opening a sales conversation with a customer (Prod. & Serv.: LAP 21)

550 The skill in expressing customer benefits that accompany merchandise selling features (Prod. & Serv.: LAP 32)

551 The skill in building a sales talk around merchandise features (Prod. & Serv.: LAP 32)

562 The skill in selecting and quoting factual comments about certain products (Prod. & Serv.: LAP 34)

564 Skill in the ability to develop selling points from information on labels (Prod. & Serv.: LAP 39)

585 Attitude that merchandise information is obtainable from customers, competitors, sales representatives, producers, fellow sales employees and supervisors (Prod. & Serv.: LAP 24)

582 The attitude that a salesperson must have sufficient knowledge of the merchandise he sells in order to answer a customer's questions satisfactorily (Prod. & Serv.: LAP 39)

588 A belief that adequate merchandise information will build customer confidence in the merchandise as well as the store (Prod. & Serv.: LAP 39)

883 Ability to determine the buying motives of customers and then appeal to them (Selling: LAP 38)

919 A feeling that the customer needs the service or product being offered (Selling: LAP 7)

925 A feeling that genuine enthusiasm for merchandise during a sale will help create desire or interest in the customer (Selling: LAP 35)

946 Attitude that in selling, one is appealing to such fundamental human wants as security, love and power (Selling: LAP 38)

III. Approach

812 Knowledge of the customer approaches, such as greeting, merchandise and service which may be used when opening a sale (Selling: LAP 30)

866 Skill in determining when to approach a customer to open a sale (Selling: LAP 31)

869 Skill in opening a sales conversation with a suitable statement or remark (Selling: LAP 31)

942 Attitude that customer should be approached promptly and not be kept waiting (Selling: LAP 30)

IV. Presentation

501 Knowledge and understanding of the ways to show that an item of merchandise is suited for the purpose the customer has in mind (Prod. & Serv.: LAP 35)

508 Knowledge of the uses of specific merchandise and difference between similar articles so that merchandise may be selected to meet customer's needs (Prod. & Serv.: LAP 35)

548 The skill in using facts about the merchandise itself when helping a customer make a buying decision (Prod. & Serv.: LAP 35)

806 Knowledge of the ways to demonstrate merchandise to create interest and desire in customers (Selling: LAP 46)

807 Knowledge of how to get merchandise into the customer's hands to create desire and attachment to the item (Selling: LAP 45)

830 Knowledge of how to analyze customer needs (Selling: LAP 40)

842 Understanding that a combination of seeing, hearing, and participation on the part of the customer helps strengthen a sales presentation (Selling: LAP 41)

867 Skill in showing a genuine interest in the customer's problem (Selling: LAP 39)

868 Skill in determining where the customer is in his thinking and proceeding to assist him through the remaining decisions in the buying process (Selling: LAP 41)

870 Skill in determining customer's wants and desires during a sale (Selling: LAP 40)

872 Skill in listening for indications regarding the prices a customer wants to pay during a sale (Selling: LAP 41)

885 Ability to provide customer "facts" and "benefits" with discretion, analyzing and judging their reactions (Selling: LAP 42)

886 Ability to engage appropriate timing in every phase of the sale presentation (Selling: LAP 53)

892 Ability to get merchandise into the customer's hands to create desire and attachment to the item (Selling: LAP 45)

893 Skill in demonstrating merchandise in the ways it may be used by the customer (Selling: LAP 46)

939 A belief that to avoid confusing the customer, a reasonable number of an item should be shown at one time (Selling: LAP 35)

V. Objections

874 Skill in sensing a customer's objections and handling them as effectively as possible (Selling: LAP 49)

884 Ability to question, observe and listen in order to complete a successful sale (Selling: LAP 51)

926 Attitude that customer's objections must be handled and overcome with respect (Selling: LAP 44)

VI. Closing

048 Ability to inform customers of special events or promotions with the store (Adv.: LAP 7)

809 Knowledge of how to suggest related items, accessory items or larger quantities to customers in order to increase the amount of the sale (Selling: LAP 59)

811 Knowledge of the ways to help a customer make a buying decision (Selling: LAP 59)

820 Knowledge of the ways to determine how and when to close a sale (Selling: LAP 52)

844 Understanding that the effects of underselling are often as harmful as overselling (Selling: LAP 37)

871 Skill in suggesting to customers items of merchandise or services that can be substituted for the unavailable or desired ones (Selling: LAP 58)

875 Skill in suggesting larger quantities, related goods and additional goods in an effort to increase the average sale (Selling: LAP 59)

877 Ability to effectively suggest advertised merchandise from one's own department or other departments in the store that might satisfy the needs of the customer (Selling: LAP 28)

891 Skill in helping a customer make a buying decision (Selling: LAP 50)

895 Skill in determining when and how to close a sale (Selling: LAP 52)

929 Attitude that suggestion selling is a service to the customer and also increases volume and profits (Selling: LAP 56)

934 Awareness that the time needed to help one customer make a buying decision may be double or triple that required for another customer (Selling: LAP 36)

941 A belief that one must know the merchandise being featured in interior and window displays in order to do an adequate job of suggestion selling (Selling: LAP 28)

VII. Sales Demonstration

No competencies.

NUMERICAL LISTING OF COMPETENCIES FOR SELLING UNIT

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EQUIPMENT/SUPPLIES FOR SELLING UNIT

Equipment:

Overhead projector
Filmstrip projector
Film projector
Cassette recorder
Thermo-fax machine

Supplies:

Transparency film
Thermo-masters

CURRICULUM CONTENT FOR SELLING UNIT

I. Introduction to Salesmanship

- A. History in the United States
  - 1. Seagoing merchants
    - a) Bartered for goods
    - b) Served as salesman, buyer, banker, market analyst and observer of short-term and long-term economic and political trends
  - 2. Yankee Peddlers (1700's & 1800's)
    - a) Carried wares on foot or by horseback in the beginning
    - b) Operated often in a seller's market
      - (1) Distributed necessity items to families
      - (2) Distributed large portion of imported goods
      - (3) Accused of cheating and other unscrupulous activities
      - (4) Welcomed by Western farmers
  - 3. Drummers and the general store (1800's)
  - 4. Post-Civil War developments
    - a) Importance of Industrial Revolution--mass production gave rise to increased significance of the selling function
    - b) Retailing developments
      - (1) Department stores
      - (2) Chain stores
      - (3) Mail-order houses
    - c) Great merchants
      - (1) F. W. Woolworth--first successful 5¢ & 10¢ store opened in Lancaster, Pennsylvania, in 1879
      - (2) Marshall Field--opened Marshall Field Department store in Chicago in 1907--then the largest retail store in the world
      - (3) John Wanamaker--developed one of first large department stores. He was noted for his very successful use of advertising
      - (4) Aaron Montgomery Ward--introduced the mail-order method of selling general merchandise
      - (5) Richard W. Sears--started first mail-order retail business from an unclaimed shipment of watches he obtained in his position as a railroad agent
      - (6) J. C. Penney--Golden Rule store; dry goods store opened at Kemmere, Wyoming, in 1902
  - 5. Recent developments
    - a) Supermarkets
    - b) Discount stores
    - c) Shopping centers

Resource

HO-1
R-7,R-9
TM-1

F-3
TM-2

R-7, SA-2
& SA-3

	Resource
B. Definition of selling: the process of determining the customer's needs and wants, and then presenting a product or service in such a way that the customer is motivated to make a favorable buying decision	SA-4
1. Providing service to assist customers to make wise buying decisions	TM-3 & IDECC:LAP2
2. Communicating to customers and to company	
3. Using persuasion to motivate customers to favorable buying decisions	
4. Solving problems to meet customer needs	
5. Educating customers to benefits of various products	
C. Importance of selling function	TM-4
1. Helps people to make wise decisions	
2. Increases the standard of living	
3. Creates mass markets, mass distribution, and mass production ("Nothing happens until a sale is made.")	
4. Results in lower costs (through mass production) and higher wages	
5. Informs public of latest technological advances and benefits	
D. Relationship of salesmanship to overall promotion effort (Sales promotion - coordination of personal selling and non-personal selling)	
1. Non-personal selling--includes all selling that does not involve individual contact with the prospect	
a) Publicity	
b) Advertising	
c) Display	
d) Other sales promotion activies (Ex.: samples, coupons, contests)	
2. Personal selling--face-to-face confrontation of salesperson and prospective customer	
E. Types of selling jobs involved in selling both products (tangibles) and services (intangibles, such as insurance)	
1. Industrial selling--selling to wholesalers, retailers, and other industrial users	R-9
a) General salesperson--sells to purchasing agents, plant foremen, superintendents, engineers, office managers, and general administrators	
b) Sales engineer--develops and designs programs, blue prints, processes, and systems involving heavy equipment, and attempts to influence customers with these ideas	
c) Service salesperson--sells and services products after they are sold	
2. Wholesale selling--selling to middlemen	
a) Pioneer salesperson--goes into new territories to convince wholesalers, distributors, and	

Resource

retailing that they should consider buying a brand-new product

- b) Dealer--service salesperson--calls on the established trade to secure a constant flow of reorders for the manufacturer
- c) Jobber salesperson--represents a wholesaler who is the middleman for several manufacturers
- d) Detail salesperson--calls on retailers or perhaps doctors and dentists to whom he acts as a merchandising consultant

3. Retail selling--selling to the ultimate consumer
   - a) Store salesperson
   - b) Specialty salesperson--works on appointments ordinarily (Ex.: Insurance)
   - c) Direct-to-the-home salesperson--does not work by appointment ordinarily (Ex: Fuller brush)
   - d) Route salesperson
     (Ex.: dairies and bakeries)

F. Personality and appearance for selling — SA-5

1. Desirable personality traits — HO-2
   - a) Courtesy — TM-3
   - b) Cheerfulness
   - c) Cooperation
   - d) Dependability
   - e) Enthusiasm
   - f) Genuine interest in people
   - g) Honesty
   - h) Industriousness
   - i) Memory
   - j) Poise
   - k) Resourcefulness
   - l) Self-confidence
   - m) Sound judgment
   - n) Tact
   - o) Truthfulness (Learn to be truthful tactfully)
2. Personal appearance
   - a) Cleanliness and neatness
   - b) Dress appropriate for the job
3. Objectionable habits for salesperson
   - a) Slouching
   - b) Avoiding eye contact
   - c) Habitually clearing throat
   - d) Using profanity
   - e) Not speaking clearly
   - f) Not listening to customer
   - g) Smoking or gum chewing
4. Basic ways of building good human relations — R-17
   - a) Speak to people
   - b) Smile at people
   - c) Call people by name
   - d) Be genuinely interested in others
   - e) Be generous with praise and cautious with criticism — SA-1 T-1

Resource

II. Preparation for selling

R-17, F-4

- A. Product knowledge
  - 1. Importance of product knowledge
    - a) Knowledge builds enthusiasm
    - b) Knowledge lays a foundation for customer confidence
    - c) Helps build sales
    - d) Gives the salesperson confidence
    - e) Keeps the presentation lively
    - f) Helps overcome sales resistance
    - g) Helps salesperson enjoy work
    - h) Increases chances for salesperson's advancement
  - 2. Types of information
    - a) Background and history
      - (1) of product
      - (2) of product company
    - b) Appearance
      - (1) color
      - (2) line
      - (3) design
    - c) Composition--materials of which product is made
    - d) Processes in manufacturing
      - (1) how made
      - (2) quality standards
    - e) Uses
    - f) Serviceability
      - (1) How will it wear?
      - (2) What can be expected?
    - g) Care
    - h) Store (company) history/policies
      - (1) Return
      - (2) Guarantees
    - i) Competition
    - j) Stock conditions
      - (1) What
      - (2) Price
      - (3) Price
      - (4) Delivery

SA-6

  - 3. Sources of product information
    - a) On or with merchandise
      - (1) Labels
      - (2) Tags
      - (3) Manuals, brochures, booklets
    - b) Within store
      - (1) Customers
      - (2) Other salespeople
      - (3) Buyer
      - (4) Salesman who sells to the store
      - (5) Store, department managers
      - (6) Store advertisements

Resource

c) Outside store
  (1) Manufacturers
  (2) Sales manuals
  (3) Company-sponsored conferences
  (4) Product catalogs
  (5) Trade and technical publications
  (6) Government publications
  (7) Public libraries
  (8) Radio and TV advertisements
  (9) Comparison shopping
  (10) Personal use of the merchandise
  (11) Visits to the manufacturing site

4. Product analysis
Product differentiation--the technique of creating, selecting, and emphasizing the points of superiority of a specific product

a) Products features--physical elements of the product
  (1) Tangible
    size
    weight
    color
    shape pattern
    design
    finish/texture
    odor or taste
    packaging
  (2) Intangible
    price
    fashion significance
    exclusiveness
    history
    availability
    special services
    how to use
    how to care for

b) Product benefit--positive values a customer receives when he uses a particular product
pleasing to the senses
    comfort
    protection
    prestige
    relaxation
    versatility
    durability
    ease of use SA-7
    savings in cost of use SA-8

c) Role in selling
  (1) Translation from feature to benefit TM-6
  Example:

Product	Feature	Benefit
	describes product	What the product will do
work pants	8-oz. Army twill	Strong material, good for heavy-duty wear
scarf	100% silk	Lightweight, fashionable

  (2) Selling features into selling points
    (a) Facts in understandable language
    (b) Facts used to persuade

Resource

(c) Fact restated into what it can do for customer
(d) Emphasize each selling point
(e) Back up points with demonstration SA-9

B. Buying motives--satisfying a need or want with a purchase TM-7
need--lack of something that is required
(example: food, clothing)
want--lack of something that would satisfy a desire
(example: fur coat, record album)
buying motive--something that causes a person to buy
(based on need or want) R-17

1. Human needs R-7
   - a) Physical--food, air, drink
   - b) Safety--security
   - c) Love, social--affection
   - d) Ego, esteem--prestige, status
   - e) Self-fulfillment--work that is satisfying
   - f) Aesthetic--enjoyment, beauty
2. Basic buying motives
   - a) Rational--based on judgment (example: economy, profit, efficiency)
   - b) Emotional--based on psychological impulses (example: affection, fear, pride)
3. How people buy TM-8
   - a) Product motives--reaction to product features
   - b) Patronage motives--customer preference for one company over another
   - c) Impulse buying (emotional)
   - d) Mental stages (rational)
4. Customer types related to needs
   - a) Know exactly what they want (example: when buying tires, customer knows brand, price range, etc.)
   - b) Know generally what they want (example: when buying tires, customer knows only that he/she wants something different from what he/she has)
   - c) Unaware of needs or wants (example: customer does not know his/her tires are worn
5. Examples of buying motives TM-9 HO-3 SA-10
   gain
   convenience
   profit
   pleasure
   comfort
   imitation
   fear
   curiosity
   rivalry
   recognition
   pride
   safety
   self-esteem
   change
   love
   envy
   economy
   necessity
   health
6. Questions the customer asks (verbal or non-verbal) TM-10
   - a) Why should I buy?
   - b) What type should I buy? (brand, style)
   - c) Where should I buy?
   - d) How much should I buy?
   - e) When should I buy? SA-11

Resource

- C. Steps of the sale (Overview) F-1
  - 1. Pre-approach
    - a) Prospecting--investigating or gathering data on a prospective customer
    - b) Preparation for selling
      - (1) Product knowledge
      - (2) Attitude, appearance
      - (3) Knowledge of selling procedure
  - 2. Approach--walking up to and greeting the customer
  - 3. Presentation
    - a) Determining needs/wants
    - b) Turning product features into benefits
    - c) Demonstrating the product
  - 4. Objections
    - a) Answering questions effectively
    - b) Handling the negative responses
  - 5. Closing
    - a) Watching for buying signs
    - b) Knowing when to close
  - 6. Suggestion selling--sell an accessory or related item
  - 7. Physical completion of the sale
    - a) Sales ticket
    - b) Cash register transaction
    - c) Wrapping/packaging
- D. Mental stages of the customer--AIDA formula TM-11
  - 1. Attention
    - a) Customer becomes aware he has a need or want
    - b) Approach and beginning presentation step
  - 2. Interest
    - a) Begins to look at product in satisfying needs and wants
    - b) Presentation and demonstration step
  - 3. Desire
    - a) Wants the product
    - b) Demonstration and handling objections step
  - 4. Action
    - a) Decides to satisfy a need by buying T-2
    - b) Closing step K-2

III. Approach

- A. Pre-approach--obtaining important information before the contact is made
  - 1. Outside selling
    - a) Customer's name
    - b) Any common interests--school, sports, etc.
    - c) Buying policies (example: purchases from only one company)
    - d) Particular buying problems (example: limited space)
  - 2. In-store selling
    - a) Kinds of merchandise carried
    - b) Location of merchandise

Resource

c) Knowledge of merchandise in other departments
d) What is in reserve stock
e) How to care for stock in the department (example: Protect stock from light, dampness)

3. Preparing for the approach
Approach--the second step in the sale. It is the opening of the sale and the prelude to the presentation.
  a) Understand the customer--he or she may be skeptical because of high-pressure selling in the past, dishonesty on the part of the salesperson, or poor service on the part of the company
  b) Objectives of the approach
    (1) Welcome--help feel at ease
    (2) Create favorable impression
    (3) Determine type of merchandise needed
    (4) Size up the customer--needs, feelings, wants
  c) Elements of a good approach
    (1) Be prompt and enthusiastic
    (2) Be positive in nature
    (3) Be sincere, friendly and courteous
    (4) Indicate a desire to serve, not sell

4. Factors in developing a good approach
  a) Promptness
    (1) Smile
    (2) Speak--"Someone will be with you in a moment."
    (3) Never finish stock work or personal chores first; the customer feels ignored after ten seconds.
    (4) Promptness gains attention and favorable store image.
  b) Addressing the customer
    (1) Pleasant Voice
    (2) Clarity
    (3) Eye contact--more effective, watch reaction
    (4) Correct grammar
    (5) Avoiding slang words
    (6) Descriptive language to make merchandise exciting
  c) Appearance
    (1) Appropriate dress
    (2) Name badge
  d) Attitude
  e) Posture — SA-18
  f) Facial expressions — TM-12

B. Types of approaches
1. Service
Example: "May I help you?"
  a) Most used
  b) Least effective

Resource

   c) Encourages a negative response
   d) Use only when several customers are waiting and you are extremely busy (Do not use in normal selling situations)

2. Greeting
   Example: "Good morning, welcome to our new shop."
   a) Friendly, positive atmosphere
   b) Use when customer enters department
   c) Avoid greeting approach such as "How are you today?"
3. Personal
   Example: "Good morning, Mr. Williams. I heard your son will soon graduate, and we have some great graduation gift ideas."
   a) Recognizes the customer on an individual basis
   b) Use whenever possible (very effective)
4. Merchandise
   Example: (To a customer looking at turtleneck sweaters) "Turtlenecks are very fashionable this year."
   a) Use when customer is looking at merchandise
   b) Good for finding out customer needs
   c) First, observe what the customer is interested in

SA-12

5. Question
   Example: "Good morning, Mr. Jones. How would you like to cut your duplicating costs by one-third?"
   a) Gains prospect's attention
   b) Question may imply a challenge
6. Curiosity
   Example: "Did you know that this new light bulb adapter can save you $16.00 a year?"
   a) Excellent for unused product
   b) Holds attention long enough to get into presentation
7. Special Interest
   Example: "Mrs. Kirby, I noticed that you go to all the football games and thought you might be interested in a stadium cushion."
   a) Establishes common ground with customer
   b) Gains favorable attention
8. Gift
   Example: "Good afternoon, Mr. Graves, "I'm Susan Rodgers with Speedo Printing. I'd like to give you this personalized scratch pad with our compliments and show you our new location."
   a) Makes customer obligated at least to listen
   b) Keep gift inexpensive--should not be a bribe

Resource

9. Referred Lead
   Example: Mr. Jackson, I'm Jane Wilde.
   Mr. Patrick from your parent company suggested I call you."
   a) One of the most effective openings
   b) Gets attention quickly
10. Exhibit
   Example: "Ms. Williams, that shoe exhibit you're looking at shows the excellent arch construction of the Jarman shoe."
   a) Use charts, models to get attention
   b) Encourages participation quickly
11. Negative approaches to avoid
   a) "Is someone helping you, dearie?"
      (1) Implies we work on commission
      (2) Implies insincerity
   b) "This dress is $19.95."
      Don't mention price in the approach!
   c) "The larger sizes are over there."
      Oh, no! Who wants larger sizes!
   d) "This is the best looking belt in the store."
      Don't state your personal preference.
12. Approachs for types of customers
   a) Looker--merchandise, greeting, personal
   b) Talkative--greeting, merchandise, personal
   c) Silent--merchandise, greeting
   d) Undecided--greeting, personal, merchandise HO-4
   e) Decided--service, greeting SA-13
   f) Hurried--service T-3, K-3

IV. Presentation R-17

A. Determining needs HO-5
   1. Decide what merchandise to show
      a) Listen to customer's opening remarks
      b) Observe
         (1) Appearance
         (2) Customer manner
      c) Ask questions
         (1) Get customer's story before you tell yours
         (2) Don't ask too many (no cross-examination)
         (3) Limit use of standard questions:
            What size? (embarrassing)
            What style? (limits selection)
            What price? (too pushy, but do not avoid the issue when asked)
   2. Show merchandise
      a) If customer asks for something specific, show merchandise
      b) If no size is expressed, approximate
         (Guess lower when in doubt)

B. Appealing to the five senses
   People remember more of what they see than what they hear; they are influenced most by participation and handling.

Resource

1. Hearing
   a) Encourage customer participation when applicable
   b) Avoid descriptions with "nice, pretty, etc."
   Example: "Listen to the delicate tone of this music box."
2. Sight
   a) It is 27 times faster than sound
   b) It has 22 times more impact than sound
   c) It stresses importance of display
   d) Examples:
   "See the clear quality of the crystal?"
   "Look at the difference in those shades with your coloring."
3. Touch
   a) Tells whether the goods will satisfy the customer's needs
   b) Examples:
   "Feel the difference between this percale and this muslin sheet."
   "Hold the coffee cup and see if it's comfortable in your hand."
4. Smell
   a) Can create a pleasant shopping atmosphere
   b) Important in selling tobacco, food items, perfume
   c) Especially good for impulse buyers
5. Taste
   a) Samples often used.
   b) Flavorings have become more important.
   c) Example: lipstick, vitamins, toothpaste, etc.

C. Dramatizing the demonstration

SA-14
SA-15

Demonstration--heart of the sales presentation. It is the time to prove product claims and to maintain customer interest and promote desire.

1. Rules for a successful demonstration
   a) Plan and rehearse
      (1) What you will say.
      (2) What you will do.
      (3) What you will ask the customer to do.
   b) Base the demonstration on benefits for the customer. Focus on key benefit--one that suits a particular need of the customer.
   c) Demonstrate the obvious feature first.
   Example: for a refrigerator, the outside appearance, compactness, and attractive handle
   Work up to the hidden "extras."
   Example: automatic defrosting control, or icemaking attachment
   d) Get commitments from the customer
      (1) Reactions or feedback give helpful "clues"

TM-13a,b

Resource

(2) Get customer to agree with benefits shown
(3) Example: "Can you agree with that, Mrs. Smith?"
e) Dramatize the product
(1) "Make the picture clear."
(2) Use visual effects to prove a product benefit while keeping interest
(3) Example: a 200-lb. salesman demonstrating the strength of a toy by standing on it
(4) Make the complicated ideas easy HO-6
2. Ways to dramatize
a) Use sales props--company prepared display kits
b) Visual aids--charts, graphs, diagrams
c) Sales portfolio--information folders, facts, and figures
d) Exhibits
e) Prove claims of the product
"Removes any stain from carpet."
f) Compare to other products SA-16
D. Involving the customer
1. Encourage "Five Senses" participation
"See the color difference."
"Hear the attachment click into place."
"Feel how light this luggage is."
"Taste the hint of peppermint in those cookies?"
2. Encourage participation in the demonstration
a) Get customers involved in "testing" the product
b) Customers remember more about what they participate in
c) Helps the customer visualize ownership
Example: "Feel the lightness of this rod. Can't you see yourself out casting on the river on a pretty day like today?"
d) Helpful in getting customer reaction/feedback SA-17
HO-7
T-4
K-4

V. Objections FS-1, F-6
HO-8
SA-20

Note: Objections are honest points of difference between the prospect and the salesman. Excuses, however, are insincere reasons given by the customer.

A. Types of objections
1. Need
Example: "My old sofa is still in good condition."
2. Product
Example: "I'm afraid it won't hold up."
3. Price
Example: "I'm sure you're aware that this is one of the most expensive sofas I've looked at."

	Resource
4. Service Example: "Won't I have to reorder the replacement bags from the company and won't that take a long time?"	
5. Source Example: "I've never heard of the Blip Company before."	
6. Time Example: "This is a beautiful sofa, but I think it might be best if I postponed such a major purchase until my husband gets his bonus in the spring."	
B. Metoods of handling objections	
1. Boomerang method	TM-14
a) Useful when objection is based on a selling point	
b) Objection is turned into a selling point	
2. Demonstration method--use of a demonstration to disprove the prospect's claim	TM-15
3. Explanation method	TM-16
a) Usually based on ignorance or false belief	
b) Ask customer to explain objection in hopes that the real objection will surface	
c) Use with caution--customer could be defensive.	
4. Direct denial	TM-17
a) Firmly refuting the objection	
b) Used best when objection is in the form of a question	
c) Avoid argumentative attitude	
5. Question method	TM-18
a) Asking customer a series of questions (Be careful not to "cross examine.")	
b) Putting responsibility of answering the objection on the customer	
6. Superior-point method	TM-19
a) Used to overcome valid objections	
b) Admit truth and offer superior selling point	
7. Third-party method (Testimonial)	TM-20
a) Utilizes neutral outsider	
b) Based on the follow-the-leader instinct	SA-19
C. Rules for handling objections	
1. Listen carefully to objection	
2. Restate the objection	
3. Concede before answering Example: "Yes, Mrs. Jones, this is an expensive model, but . . ."	
4. Answer briefly	
5. Ask for the order with a trial close	F-5
(Remember that many sales are lost simply because	T-5
the salesperson failed to ask for the order.)	K-5
	F-2
VI. Closing	TM-21
	SA-22

(The close begins as soon as the salesperson begins the sale.)

Resource

A. Linking features to customer benefits
   (See II. A.)
B. Securing agreement on minor decisions throughout the sale
C. Helping customers narrow their choices — TM-22
   1. Focusing attention on suitable merchandise
   2. Removing articles in which little interest is shown
   3. Making it easy for the customer to decide
D. Watching for buying signals
   1. Customer comments
      a) "Could I get it delivered tommorrow?"
      b) "Did you say it is guaranteed for two years?"
   2. Facial expressions
      a) A reflective look in the customer's eye
      b) A smile of satisfaction
   3. Actions
      a) Stepping back for a second look
      b) Setting one item aside from a group of items
   4. Posture--leaning forward to listen more attentively
E. Types of closes
   (Remember: Many sales are lost because the salesperson failed to ask for the sale.)
   1. Asking for the order directly — TM-23
      a) Most common method
      b) Should not usually be the first attempt to close
      c) Example: "Shall I ring this coat up for you now?"
   2. Reviewing selling points — TM-24
      a) Summarizes main selling points
      b) Example: "Mrs. Sellers, let's review what you get with this accident policy. First, you are assured of $150 a week for 52 weeks. Second, you are guaranteed hospitalization up to $4,000. Third, in the event of your death, your survivors would receive a total of $10,000. And fourth, you are covered wherever you go. Don't you agree that all this is worth $130 a year?"
   3. Contrasting advantages and disadvantages — TM-25
      a) Weighs advantages against disadvantages
      b) Visual aid beneficial with this method
      c) Useful with expensive items
   4. Assuming a close — TM-26
      a) Taking for granted the customer is going to buy
      b) Example: "Where did you want this delivered?"
   5. Offering a choice — TM-27
      Example: "Do you prefer the brown or the black?"
   6. Suggesting ownership — TM-28
      a) Similar to assuming a close

Resource

- b) Having customer think in terms of owning the product
- c) Using *when*, not *if* and *will*, not *would*
- d) Using the words *you* and *your*
- e) Example: "You and your son will be doing master carpenters work with this new jigsaw in your workshop."

7. Premium close TM-29
   - a) Idea of giving prospect something for nothing to get immediate action from customer
   - b) What to add: gadget to go with merchandise, extra item, special discount, delayed payment, etc.
   - c) Example: "If you place your order now, I'll arrange it so that you won't be billed until July. That will give you longer to pay the bill."
8. Standing-room-only close TM-30
   - a) Appealing to one's innate desire to have what others have
   - b) Example: "Several people are already interested in it."
9. Narrowing the choice TM-31
   - a) Used often by retail salesperson
   - b) Attention and interest centered on those items of most importance to customer
   - c) Best used with items that cause difficulty in choosing
   - d) Example: "Let's see, Mrs. Roller, you liked both the navy heels and the brown sandal. Shall I wrap both?"
10. Last-chance close TM-32
    - a) Based on customer's desire for gain or fear of losing the opportunity to buy a certain product
    - b) Should not be used dishonestly
    - c) Example: "I would suggest that you buy these tires now, Mr. Allen. The discount is effective only through the weekend."
11. Conditioned close TM-33
    - a) Getting agreement from customer throughout sale
    - b) Having the order blank in sight from the beginning of the sale
12. Closing on an objection--It must be agreed that the objection represents the only block to the sale. Once the salesperson has successfully answered, the customer has no reason to refuse. TM-34 SA-24

C. Suggestion selling SA-25
1. Importance SA-26
   - a) Benefit to store in volume and profits TM-35

	Resource
c) Benefit to customer by reminding him of items he may need	
d) Benefit to economy	
2. Ways to suggest other merchandise	TM-36
a) Related merchandise	& SA-23
b) Larger quantity	
c) Substitutes	
d) New merchandise	
e) Sale items	
f) Better quality merchandise (trading up)	
3. Rules to follow in suggesting additional merchandise	TM-37 HO-9
a) Satisfy the customer's request first	
b) Suggest something that will benefit the customer	
c) Make suggestions from the customer's point of view	
d) Make suggestions specific	
e) Don't suggest a long list of articles	
f) Avoid negative suggestions	
g) Show the suggested items	
D. Taking leave of the customer	
1. At the conclusion of a successful sale	
a) Show gratitude	
b) Use friendly conversation	
c) Give extra advice	
2. After a turndown	
(Note: Taking leave in this situation is very important and may set the stage for future sales. Tell the customer you were glad to show him the merchandise and will be glad to assist him later if he doesn't find what he's looking for.)	SA-29 (Note: Use HO-1 as key to SA-29)
	T-6, K-6
VII. The complete sales demonstration	FS-2 F-5
A. Preparing a sales demonstration	SA-27a,b
B. Evaluating a sales demonstration	SA-28

STUDENT ACTIVITIES
FOR
SELLING UNIT

Invite a salesperson from your community to speak to the class on opportunities in selling and the sales personality.	SA-1
Prepare a ten-minute talk on the history of your training station. Present this information to your class on the day designated by your teacher.	SA-2
Invite a local business person who started a business that has grown to more than one store to speak to the class and tell the history of the firm. You might ask the businessperson to explain the role that salesmanship has played in the success of the business.	SA-3

SELLING

Listed below are two quotes about the importance of salesmanship. Explain how each quote could relate to you and your life.

1. "All the world is a store, and all the people in it are salespeople. That is to say, everyone of us human beings is trying to transfer an idea from his own head into some other brain. And that is the essence of salesmanship."

   --Arthur Brisbane

2. "Unless a man is able to sell himself and his ideas, unless he has the power to convince others of the soundness of his convictions, he can never achieve his goal. He may have the best ideas in the world; he may have plans which would revolutionize entire industries. But unless he can persuade others that his ideas are good, he will never get the chance to put them into effect."

   --Paul J. Meyer

PERSONALITY: SELF-ANALYSIS

Self assessment is a difficult task. In this exercise you will be forced to justify your self-analysis with an explanation or an example. State in a sentence why you think you have or do not have each personal trait listed below.

1. Cheerfulness
2. Dependability
3. Carelessness
4. Flightiness
5. Industriousness
6. Adaptability
7. Laziness
8. Moodiness
9. Persistence
10. Self-control
11. Sense of humor
12. Tactfulness
13. Tolerance
14. Quick temper
15. Sincerity

What aspect of your personality do you feel that you need most to improve? Explain.

What personality trait do you feel is your most outstanding characteristic? Explain.

PRODUCT INFORMATION PROJECT

Choose a product from your work station or another product that interests you. Research the product and give the following information in detail.

Product:

Background and History:

Appearance Features:

Composition:

Processes in Manufacturing:

Uses:

Serviceability:

Care:

Competition:

(if applies)
Store Policies:

Stock Conditions:
(of product)

Sources of the above product information:

DECIDING ON FEATURES AND BENEFITS

Examples of Product Features:

Size
Weight
Shape
Pattern
Texture
Color
Construction
Odor
Taste
Design
Availability
Brand
Price
History
How to use

Examples of Product Benefits:

Pleasing to Senses
Protection
Prestige
Relaxation
Versatility
Healthful
Durable
Savings in Cost of Operation

Using the examples above as a general guide, list the features and benefits for the products listed below you think would be important to a potential customer.

1. Electric Blender
2. Baking Powder
3. Shampoo
4. Carpeting
5. Gloves
6. Pot Scrubber Dishwasher
7. Bread
8. Ink
9. Christmas Decorations
10. Earrings

SA-8

PRODUCT INFORMATION IN ADVERTISING

Cut four advertisements from magazines or newspapers; choose ads with ample product information. Attach each ad to paper; below it list all features given and benefits you might use in selling the product.

Example:

Source: Publication
Name

AD

Features	Benefits

PRODUCT FEATURE/BENEFIT WORKSHEET

Use the product from the "Product Information Worksheet" and complete the following information. List the product features and the benefits that you might use in a selling situation.

Example:

Product: Shoes

Feature	Benefit	Selling Sentence (what it can do for the customer)
strong arch support	Supports arches, can wear shoes more comfortably	Because your job requires you to stand on your feet, these shoes would be very comfortable

Product:

Feature	Benefit	Selling Sentence

Product:

Feature	Benefit	Selling Sentence

Product:

Feature	Benefit	Selling Sentence

Product:

Feature	Benefit	Selling Sentence

BUYING MOTIVES

Using the handout on buying motives, give the buying motive for each of the following products/services:

1. Tennis Racket
2. Men's Makeup
3. Girdle (Women or Men)
4. Whirlpool Bath Attachment
5. Thirty Maid Ketchup
6. World Books
7. Rear Window Defogger
8. Pipe Tobacco
9. Gourmet Cheeses
10. Aspirin
11. Mr. Coffee
12. False Eyelashes
13. Muscle Building Equipment
14. Key Ring
15. Grind-your-own Baby Food
16. 15 Carat Diamond
17. Leather Boots
18. Pampers
19. $2,000 Stereo Equipment
20. Stockings with Seams
21. Sugar Substitute
22. T.V. Dinners
23. Artificial Christmas Tree
24. Birthday Gift
25. Sani-Flush
26. Electric Curling Iron
27. Contact Lens
28. Pet Rock
29. Flower Arrangement
30. Puppy
31. "Dodgers" T-shirt
32. Nail Polish
33. Halloween Pumpkin

BUYING MOTIVES

The answers given are only suggestions. Discuss student answers with the class and emphasize that more than one motive may apply to a product.

1. health
2. pride
3. pride
4. health
5. economy
6. curiosity
7. safety
8. recognition
9. recognition
10. health
11. convenience
12. imitation
13. pride
14. safety
15. pride
16. recognition
17. pride
18. convenience
19. pride
20. recognition
21. imitation
22. convenience
23. imitation
24. love
25. health
26. recognition
27. pride
28. curiosity
29. love
30. love
31. recognition
32. pride
33. pride

DETERMINING BUYING MOTIVES

Selling Situation: Martin Black has asked to see the coats in your department. He wants the coat for himself. He is 26, married, with a small baby, and works at the local bank. You suggest that he try on the newest coats. What motives would you appeal to? Explain what you would you say.

Selling Situation: Mr. and Mrs. James are shopping for a birthday gift for their fourteen-year old daughter. "She really likes music, but I'd like to give her something besides an album." You suggest a basic cosmetic kit. What motives would you appeal to? Explain what you would say.

Selling Situation: "I love the color of the chair, but I'm really not sure." The customer's friend says, "The color is a little bright, but it really is something, isn't it?" What motives would you appeal to? Explain what you would say.

SA-12

EVALUATING THE APPROACH

Listed below are greetings used in the approach. Label each as to service, greeting, personal, and merchandise approaches. Discuss the effectiveness of each.

1. "Good morning, Mrs. Smith. Miss Reynolds suggested that I contact you concerning equipment for your new pool."

2. "This weekend we are giving a free pair of hose to everyone purchasing a pair of shoes."

3. "Have you seen the latest style skirt?"

4. "What do you have in mind today?"

5. "Is anyone helping you?"

6. "Hello, Mrs. Jones."

7. "Hi there, honey."

8. "Isn't that just lovely?"

9. "Do you want to get that?"

10. Mr. Graham, I know that you enjoy Rod McKuen's poetry. His latest book has just arrived."

EVALUATING THE APPROACH

1. preferred lead
2. gift
3. merchandise
4. service
5. service
6. greeting-personal
7. greeting
8. merchandise
9. service
10. special interest

DETERMINING THE APPROACH

Given the following situations, write an effective approach and explain why you chose that approach.

1. The customer walks briskly into the department and asks for help.

2. The customer is tapping his/her foot and waiting for service.

3. The customer says, "I'm just looking."

4. The customer is known to you and recently asked for a tennis dress you did not have in stock.

5. The customer is obviously irritated at not being able to find what he/she wants in stock.

6. The customer is looking slowly through an assortment of lipsticks.

7. The customer is glancing quickly over sale merchandise.

SA-14

DETERMINING CUSTOMER NEEDS

For each item listed below, write two questions you might ask the customer so that you would know what items to show.

Item	Questions
Example: Wall Hanging	1. What room do you plan to put it in?
	2. What colors are in that room?
1. Men's Swimsuit	1.
	2.
2. Bedspread	1.
	2.
3. Watch	1.
	2.
4. Toaster	1.
	2.
5. Popcorn Popper	1.
	2.
6. Jeans	1.
	2.

SELLING TO THE FIVE SENSES

During the merchandise presentation, the salesperson must fit the merchandise to the customer's needs. Practice your skill in presentation by completing the following exercise. Write a short description that will convince the customer to buy each item. Indicate the "sense" to which it will appeal.

Item	Description	Sense
Example: Electric Blanket	This blanket is lightweight but puts out heat equal to heavier types. Feel the weight and the heat this demonstration blanket provides.	Touch
Polaroid Camera		
Runproof Stockings		
Stain Resistant Tablecloth		
Teflon Cookware		
Slow Cooker (Crockpot)		
Disposable Razor		
Shoe Shine Kit		
Dental Floss		
Longwearing Car Wax		

DRAMATIZE THE PRODUCT

Explain how a salesperson might dramatize each of the merchandise items below.

Item	Dramatizing Idea
Example: Stain Resistant Carpeting	Take carpet sample and dab with mustard, then pour on grape juice. Demonstrate the "washes out with water benefit."
Electric Can Opener	
Rug Shampooer	
Window Cleaner	
Teflon Pot Scrubber	
Blender	
Nail Polish	

INVOLVING THE CUSTOMER

In presenting the following merchandise, explain what you would do to involve the customer in the presentation.

Merchandise	Presentation of Merchandise
Example: Hiking Boots (Customer is buying for self)	Have customer try to lace the boots. Explain to him/her the best method for maximum support. Have customer push foot to front of shoe (almost standing on toe) to test for comfort and amount of toe space.
Basketball (Buying for teenage child)	
Set of Water Goblets (Customer buying for self)	
Dictionary (Customer buying for grandmother)	
Guitar (Customer buying for self)	
Vacuum Cleaner (Customer buying for self)	
Cologne (Customer buying for wife)	

EFFECTIVE APPROACHES AND PRODUCT PRESENTATIONS

All of the following statements are either true or false. If the statement is correct, write "true," and if anything about the statement is incorrect, write "false." Please write in the blank provided by each question.

__________ 1. New customers are not skeptical toward you or the store, so concentrate on the presentation.

__________ 2. According to the AIDA formula, the purpose of the approach is to gain the favorable attention of the customer.

__________ 3. To greet a customer in the store as you would a guest in your home is carrying the purpose of the approach too far.

__________ 4. A positive attitude toward the customer is very important toward the success of the presentation.

__________ 5. All non-selling activities should be stopped immediately when a customer enters the department, regardless of how much work you have to do.

__________ 6. Your customers may think you are hiding something if you never look them in the eye while you are talking to them.

__________ 7. Calling customers "dearie" and "honey" is okay. In fact, this is an attention-getter and is very effective.

__________ 8. The personal approach will get your customer's attention, respect, and confidence in most situations.

__________ 9. The merchandise approach cannot be used unless a customer asks for a specific product.

__________ 10. Salespeople should not bother with the "looker" type of customer, as he/she will take up valuable selling time.

__________ 11. Everyone is interested in prices, so talk about prices in your approach.

__________ 12. One of the biggest mistakes you can make in selling is to ignore your customers.

__________ 13. Thinking well of your merchandise is as important as knowing the major selling points of your merchandise.

__________ 14. According to the AIDA formula, the purpose of the presentation is to create interest and desire for the merchandise.

__________ 15. The most-used approach in retail selling is "May I help you?" and, in most situations, the least effective.

__________ 16. You should not involve your customer in the presentation if the product you are showing is complicated and expensive.

SA-18
K

EFFECTIVE APPROACHES AND PRODUCTIVE PRESENTATIONS

1. False
2. True
3. False
4. True
5. True
6. True
7. False
8. True
9. False
10. False
11. False
12. True
13. True
14. True
15. True
16. False

OBJECTIONS

Directions: A product description for a blender is given below. Assume you are selling this product and want to anticipate as many objections as possible. Write dialogue for at least six objections. Then write a selling statement to answer each objection. Identify the type of objection and the method used to handle the objection in the selling statement.

- two speeds for better processing
- slices thin, thick, or shreds (three steel discs included)
- handles large or small quantity foods
- hard-to-slice food processed easily
- comes apart for easy cleaning

Anticipated Objection	Selling Statement
1. Price:	2. Boomerang method:

SELLING

Invite a salesperson from your community to discuss the importance of handling objections skillfully and of knowing when to close. SA-20

Select a printed advertisement that has adequate selling points and prepare five different closes to the sale of the product. Give the type of close for each. SA-21

Visit three totally different stores in your community and observe people selling merchandise. List the store and write a brief description of a closing used by one of the salespersons. Finally, evaluate the effectiveness of the close. SA-22

Store:
Description of close:
Evaluation:

List three products of your choice; then list a substitute for each product and explain why you consider each a possible substitute. SA-23

List five products from your training station and explain how to use related items, large quantity, and additional item techniques in suggestion selling. SA-24

SELLING RELATED ITEMS

I. For each of the following items, suggest three related items the salesperson might suggest.

Item Sold	Related Item #1	Related Item #2	Related Item #3
1. Jeans			
2. Cassette tape			
3. Shoes			
4. Shirt			
5. Tennis racket			
6. Necklace			
7. Saw			
8. Camera			

SALESMANSHIP: CLOSING

-Select four products sold at your training station and prepare three different closing statements suitable for each product. Use a minimum of six of the twelve closing techniques you have studied.

Product #1 ______________________________

1.

2.

3.

Product #2 ______________________________

1.

2.

3.

Product #3 ______________________________

1.

2.

3.

Product #4 ______________________________

1.

2.

3.

EVALUATION OF SALES DEMONSTRATION

Using the evaluation form provided, analyze the following script for the sales demonstration given by a student in the 1974 national sales demonstration competitive event.

Shoe Sales (Boys)

Salesperson: Good afternoon, ma'am.
Customer: Hello.
Salesperson: These are some of our new spring shoes for boys. Are you interested in some for your son or nephew possibly?
Customer: Well, I don't know. I've got a couple of grandkids who have birthdays and always can use shoes. They sure go through them in a hurry.
Salesperson: Oh, I see. Did you have this in mind for school or just dress?
Customer: Really, I think he could wear them almost anywhere these days.
Salesperson: O.K. Well, I have a real nice style here that's very popular for dress and for school. Now, this is your leather upper, which is better for your wearing ability, and also it's softer. That's a polyurathene sole--now, that's a compound of rubbers and plastics. And one thing that's nice about that sole is that it is black, but it won't scuff up your floors. It's a different type of sole.
Customer: I was just ready to ask you.
Salesperson: Yes. And it won't slide or anything like that.
Customer: You're sure it doesn't mark the floor.
Salesperson: I'm sure. Why don't you try it on the table.
Customer: Oh, I'll take your word for it.
Salesperson: All right.
Customer: Because, when I get it home . . . you wouldn't tell me that if I found it did different--I'm sure.
Salesperson: No, and I think that if you have any problems with it, Penny's would be glad to take it back. We guarantee all our shoes.
Customer: What about a plain color? I'm not sure his mother would like a two-tone.
Salesperson: Well, this is a standard dark brown. That's your leather upper, also. Now, that sole is a little different--it's a crepe sole. Now, that's mainly for comfort and wearing ability. It's very nice for in the school yard and stuff like that, where sharp objects might pierce your sole, and it might leak or something like this. That sole is what we call a self-sealing sole. If you'd like to try

it, you could pierce that with this needle, and it will leave no marks or scratches.
Customer: Hm, amazing. Does this come in black, too?
Salesperson: Yes, we carry it in black, and in a brown, and in a white-tan.
Customer: What about a . . . oh, I think he wears about a 4 1/2.
Salesperson: A 4 1/2? I'm sure I have it back there. Do you prefer the dark brown, or another color? What's nice about brown is that you can wear it with anything. Practically any color would match it.
Customer: How about saddles? Are you selling many saddles for boys?
Salesperson: Saddles are real popular this year. The thing is, this year's are made of a pigskin. If he would wear them for play or anything like this, it might scuff up the toes--which won't be possible to reinforce as well.
Customer: How do you clean that?
Salesperson: With a regular pigskin cleaner or a spray aerosol.
Customer: You mean you just spray it on and the dirt comes out?
Salesperson: Yes. Now, that's a very nice sole also.
Customer: Interesting.
Salesperson: That's a standard sponge sole and it's very comfortable. Also, it's not as pliable as the crepe.
Customer: How much is this shoe?
Salesperson: That's $29.99.
Customer: How much is this one?
Salesperson: That's $30.99. And this one with the leather is $10.99. They're all medium priced, but I don't see why one's lower than the other, because they all have the same good quality. They all have steel shanks--I'll show you a model of this steel shank.
Customer: How about the width of them?
Salesperson: All of our Penney's shoes come in different widths, from A to double E.
Customer: Oh, I see.
Salesperson: That shows your steel shank in here. That will give you a little better support in the arch, and also it will help the shoe from breaking down in your arch--so that your foot won't get tired or anything like this.
Customer: Does it have the same construction in each one of them?
Salesperson: All the shoes have the steel shank, yes.
Customer: Hm, how about the inside?
Salesperson: This one is lined with chloroprene and that one is lined also with a man-made material. This is the only one that is lined with leather.

Customer: They're nice and smooth. They don't have any rough seams on the inside--I like that.

Salesperson: Talking about the seams, these are stitched double-thickness with the nylon thread, which is virtually impossible to break. I have a sample of this. I don't think anyone could break it. Would you care to try it?

Customer: No. I really think that I would like to have the shoes. I don't even remember what price the shoes were. But I think I'd like to have a couple of pairs of these. Maybe a 4 1/2B and a 5 1/2B.

Salesperson: A 5 1/2B and a 4 1/2B. O.K. I'll wrap them up for you. Do you need the pigskin cleaner for those?

Customer: Yeah, I better have it, 'cause I'm sure she doesn't have any of that at home.

Salesperson: As you can see, this also contains silicone. Now, that's to waterproof the suede so that in any way it won't get matted down, or anything, if he steps in mud puddles. And it's very easily applied.

Customer: Do you mean it doesn't make that flat-looking appearance?

Salesperson: No, it'll fluff it up. And I'll tell you, a trick to that is to use a nail file or something like that, that helps fluff the material up a little better. I've learned this.

Customer: That's nice.

Salesperson: O.K. And the vamp of this shoe in the heel is reinforced in leather, and that's for a little better support. So I have the saddle stuff you can use for that. It also has silicone in it to waterproof, so your whole shoe will be waterproofed. Now, it's a very soft saddle soap, and it's made by the same company that makes the pigskin cleaner, which is Cavalier.

Customer: Come to think about it, would that work on a pair of light beige boots?

Salesperson: It's a neutral, and you can use it on any leather shoe, any color. It won't tan it or lighten it in any way.

Customer: I think that's what I need for the older one to put on some boots he's got there.

Salesperson: O.K.

Customer: That's about the story.

Salesperson: Now, these are both a dollar each. And you can use them on any suede or pigskin shoe.

Customer: That can't be used on smooth leather?

Salesperson: No, it's just for your pigskin. O.K.? Shall I wrap those up for you then, ma'am?

Customer: Yes, I guess you might as well.

Salesperson: O.K.

Customer: I'd like for you to charge it on my Penney's charge.

Salesperson: O.K. Could I have your name?
Customer: Yes. Jane Jeff.
Salesperson: Could you spell that please?
Customer: J-a-n-e Jeff.
Salesperson: J-e-f-f?
Customer: Yes.
Salesperson: O.K.
Customer: Can these be re-soled?
Salesperson: Yes, they can all be re-soled. Now, I don't think that sole should wear down as fast as any leather sole; it should hold up.
Customer: What about the heels?
Salesperson: They should be all right, also. You can have the heel guards put on those. (Pause) Would you sign that please? Total of $62.90, ma'am.
Customer: How much did you say these were?
Salesperson: $29.99. O.K., thank you, Mrs. Jeff, and if there is any problem with these, just bring them back and I'll be glad to take care of them.
Customer: Thank you very much.

EVALUATION OF SALES DEMONSTRATION

Step of the Sale	Excellent	Good	Weak
APPROACH 1. Used good opening statement 2. Determined customer need 3. Created friendly atmosphere 4. Attracted attention			
DEMONSTRATION 5. Demonstrated each feature 6. Demonstrated obvious features first 7. Allowed for customer participation 8. Stressed benefits 9. Obtained commitments during presentation			
HANDLING OBJECTIONS 10. Restated the objection 11. Conceded before answering 12. Answered briefly 13. Asked for the order as made a trial close			
CLOSE 14. Assisted customer in making buying decision 15. Made a smooth, effective close			
SUGGESTION SELLING 16. Timing 17. Suggested meaningful, related item			
Remarks:			

THE SALES DEMONSTRATION

To conclude your study of selling, you will prepare a three-to five-minute sales demonstration to be presented to the class. Follow the steps outlined below.

1. Select a product on which you will be able to obtain information. The product should be from your training station, or one associated with a hobby you have.
2. Write three suitable approaches, one of which should be the merchandise approach. Identify the types of approaches.
3. Prepare a sheet giving the features and the corresponding benefits of the product. Follow this form:

Feature	Benefit	Selling Statement

4. Prepare a demonstration analysis sheet as a guide to presenting and demonstrating each feature of the product. Involve the customer and appeal to the five senses. Follow this form:

Feature	Method of Demonstration

5. Prepare an objection analysis sheet as a guide to anticipating and handling customer objections. Follow this form:

Type of Objection	Stated Objection	Method of Handling	Stated Response

6. Write three trial closes. Identify the type of close in each example.

7. Write a possible closing remark to use when taking leave of your customer.
8. In a role-playing situation, sell your product to another student or faculty member.

VOCABULARY
Selling

As a concluding activity for the selling unit, write the definitions of the following terms with which you have become familiar.

1. Approach
2. Buying motive
3. Buying signal
4. Close
5. Demonstration
6. Dramatize
7. Drummer
8. Emotional buying motive
9. Excuse
10. Key benefit
11. Need
12. Non-personal selling
13. Objection
14. Patronage buying motive
15. Preapproach
16. Presentation
17. Product benefit
18. Product feature
19. Product knowledge
20. Prospecting
21. Sales promotion
22. Selling
23. Suggestion selling

24. want

25. yankee peddler

HANDOUTS
FOR
SELLING UNIT

HO-1
(SA-29)

VOCABULARY

Selling

1. Approach--(the second step of the sale) the opening of the sale and the prelude to the presentation
2. Buying motive--something that causes a person to buy
3. Buying signal--facial expressions, actions, or verbal responses of the prospect that indicate he is ready to buy
4. Close--the part of the sale where the prospect agrees to buy the product or service
5. Demonstration--(the heart of the sales presentation) the time to prove product claims and to maintain customer interest and promote desire
6. Dramatize--to use outside aids or "attention keeping" actions to make the presentation more effective
7. Drummer--a nineteenth-century salesman who represented manufacturers and traveled to the buyers' places of business to help "drum up" business. This new kind of salesman resulted from transportation developments (railroad) that made it possible for him to work in this fashion.
8. Emotional buying motive--based on psychological impulses
9. Excuse--an insincere reason given in attempt to delay the sale
10. Key benefit--one that suits a particular need of the customer
11. Need--lack of something that is required
12. Non-personal selling--includes all selling that does not involve individual contact with a prospect, i.e., advertising, display, publicity, public relations, and other sales promotion devices
13. Objection--an honest point of difference the prospect has had that blocks the sale
14. Patronage buying motives--customer preference for one company over another
15. Pre-approach--showing merchandise to the customer. This step may include determining needs, getting feedback, and demonstrating the product.
16. Presentation--showing merchandise to the customer. This step may include determining needs, getting feedback, and demonstrating the product.
17. Product benefit--what the product will do, the value it has for the customer
18. Product feature--physical elements of a product
19. Product knowledge--facts about a product, including background, composition, features and uses
20. Prospecting--process of gathering information about a potential customer
21. Sales promotion--the coordination of all those activities to stimulate sales--both non-personal and personal selling
22. Selling--the process of informing a prospective customer about a product or service and persuading him to make a favorable buying decision

23. Suggestion selling--the salesperson's attempt to increase the amount sold to each customer by influencing the customer to increase the size of his order by purchasing a larger quantity, a higher-priced product, or additional items
24. Want--lack of something that would satisfy a desire
25. Yankee peddler--a post Revolutionary War salesman who traveled on horseback or by wagon, selling to frontier families and to trading posts goods that could not be produced in the wilderness

WHO MAKES THE BEST SALESPERSON?

Everyone knows the hard-driving, fast-talking, high-pressure salesperson. And everyone knows his opposite, the polished, sophisticated, low-key salesperson who has been coming up fast in recent years.

Which of the two types is more effective?

Actually, both types can be successful and both types can be failures. Sales performance cannot be measured by factors like sophistication or rapid-fire monologues. The eight main qualities essential to sales success are as follows:

1. Persistence. Some salespersons give up as soon as they come to a small obstacle. The successful salesperson regards obstacles as a challenge.
2. Sincere communication. A good salesperson is believable, sincere and genuine.
3. Interest in people. The salesperson devotes full attention to the person to whom he/she is talking.
4. Always available. The good salesperson keeps customers because of responding quickly when customers request time.
5. Enthusiasm. When the salesperson is completely sold on the product, the customer often responds in the same way.
6. Sensitivity to needs. A salesperson must be alert to the customer's needs and able to link the needs to the product.
7. A sense of bluntness. Having linked the product and the need, the salesperson bluntly asks for the order and tries to close with a sense of positiveness.
8. Practicality. The salesperson must have a sense of practicality. He/she does not go off on a tangent.

HO-3

BUYING MOTIVES GIVE YOU SELLING POWER

The majority of your customers do not buy because of reason or logic, but from habit and emotions. Therefore, you should appeal to the emotions in selling while, at the same time, giving the customer logical reasons for buying your merchandise.

The primary buying motives are:

gain
convenience
profit
pleasure
comfort
imitation
fear
curiosity
rivalry
recognition
price
safety
self-esteem
change
love
envy
economy
necessity
health

TYPES OF CUSTOMERS

Professional salespeople need knowledge of the major types of customers, how to recognize them, and how to handle them. All customers are different and should be treated as individuals. The following list can serve as a general guideline to customer types.

TYPE CUSTOMER	HOW TO RECOGNIZE	HOW TO HANDLE
TALKATIVE customer	a. Apt to discuss personal matters b. Friendly, jovial c. Likes to talk and gossip d. Will hold up other customers	a. Don't get impatient b. Don't gossip. Bring back to merchandise c. Listen. Don't become personal
SILENT customer	a. Not enthusiastic b. Talks very little c. Not positive in nature	a. Be patient b. Ask questions with a "yes" or "no" answer c. Demonstrate merchandise d. Give selling points slowly e. Don't talk too much f. Watch his/her actions
LOOKER customer	a. Often moves away when approached b. May buy on impulse c. Says he/she is "just looking" d. Moves slowly and fingers merchandise	a. Use merchandise approach, if possible b. Invite back to store, even if didn't buy c. Be pleasant and welcome to department d. Don't pressure
HURRIED	a. Demands attention quickly b. Often talks fast and loud c. Quick and abrupt d. Nervous actions	a. Be alert--act quickly b. Use caution in suggesting substitutes c. Cover steps of sale as quickly as possible d. Serve promptly e. Sympathize with his/her problems

TYPE CUSTOMER	HOW TO RECOGNIZE	HOW TO HANDLE
DECIDED customer	a. Direct in manner b. Asks for specific items c. Knows what she wants d. Businesslike in nature	a. Let her do the talking b. Use caution in suggesting substitutes c. Show merchandise quickly d. Give selling points in direct, businesslike manner
UNDECIDED	a. Doesn't know merchandise b. Often will go home to think about it c. Will check with wife or husband d. Continually changes mind e. Afraid of not getting money	a. Look for signs of interest b. Be firm and convincing c. Show variety of merchandise, one at a time d. Help her to decide e. Stress economy and quality

TYING BUYING MOTIVES
TO THE
SALE

Remember that knowledge of buying motives gives you selling power.

EXAMPLES:

Don't sell me clothes	Sell me neat appearance, style, attractiveness
Don't sell me shoes	Sell me foot comfort and pleasure of walking
Don't sell me furniture	Sell me a home with comfort, cleanliness, contentment
Don't sell me tools	Sell me pleasure and profit from making fine things
Don't sell me tires	Sell me freedom from worry at a low cost
Don't sell me paint	Sell me good-looking, well protected buildings

WHEELER'S SENTENCES FOR SUCCESSFUL SELLING

"Sell the sizzle, not the steak"
Appeal to the senses in dramatizing the product

"Say it with flowers"
Paint a pleasing, satisfying picture

"Watch your bark"
Be assertive but not in a demanding, overbearing way

"Don't ask if, ask which"
Assume they'll buy; offer a choice

"Watch for buying signals"
Ex.--does it come in green?
do you have charge accounts?

"Don't write, telegraph"
Get and keep attention; use 10 words or less

Elmer Wheeler. Sizzlemanship. (New York: Prentice-Hall, Inc., 1940).

PRESENTATION OF MERCHANDISE

Many sales have been lost because of the method in which the merchandise was presented. Product knowledge is not enough to carry the sale if the salesperson becomes indifferent, careless or uses improper presentation techniques.

Key points to remember in presenting merchandise

1. Present promptly.
2. Show proper quantity and quality.
3. Demonstrate the merchandise.
4. Appeal to the senses.
5. Stress benefits (values) to the customer.

Techniques to use in presenting merchandise

1. Ask questions as you start the presentation--listen to the customer.
2. Determine, if possible, the needs of the customer before starting presentation.
3. Handle merchandise with care and pride; if you don't value your merchandise, neither will your customer.
4. Display and dramatize (appeal to the senses and demonstrate).
5. Put the merchandise in the hands of the customer; get your customer into the presentation.
6. Use buying motives.
7. Tell points of interest about the product.
8. Adjust presentation to customer needs.
9. Avoid downgrading your competition; it is not ethical and casts suspicion on you as a salesperson.

10. Help the customer to buy--tell uses, values, quality, etc.

11. Use descriptive terms to make merchandise more desirable.

12. Use enthusiasm when talking about the merchandise.

13. Use specific facts and SELL VALUES, NOT PRICE, in the presentation.

Knowledge and appreciation of your merchandise is essential to a good presentation.

HO-8

KINDS OF OBJECTIONS

Most customers make the same general kinds of statements when they are expressing objections to making a purchase.

Need	"My old sofa is still in good condition."
Product	"I'm afraid it won't hold up."
Price	"I'm sure you're aware that this is one of the most expensive sofas I've looked at."
Service	"With four boys in the house that beige just wouldn't be very serviceable."
Source	"I've never heard of the Blip Company before."
Time	This is a beautiful sofa, but I think it might be best if I postponed such a major purchase until spring.

EXAMPLES OF SUGGESTION SELLING

Related Merchandise

"This scarf goes perfectly with the dress you've chosen."

Larger Quantity

"You'll need a lot of film for your tour. Wouldn't you like to purchase more of it here in the States so that you'll be getting the best price for it?"

Substitute

"We could special order that Aigner boat from our Knoxville store, but we have another dress boat that is just as attractive."

New Merchandise

"Mrs. Morgan, I know what a perfectionist you are in the kitchen. Have you seen our new food processor?"

Sale Item

"Had you noticed that our entire selection of handbags is priced 25% off this weekend? You might want to select one to go with your new shoes."

Better Quality--Trading Up

"They're both good mowers, Mr. Jones, but notice that this one is made with heavier-gauge metal."

584

TRANSPARENCY MASTERS
FOR
SELLING UNIT

SEAGOING MERCHANTS

* Bartered for goods
* Served as salespeople, buyers
* Banker, market analyst

YANKEE PEDDLERS

* Distributed necessity items
* Distributed imported goods
* Accused of unscrupulous behavior
* Carried wares on foot and on horseback to frontier families and trading posts

DRUMMERS

* Manufacturer's representative who traveled to buyers' place of business
* Came after the advent of the railroad

POST CIVIL WAR DEVELOPMENTS

Department stores
Chain stores
Mail-order houses

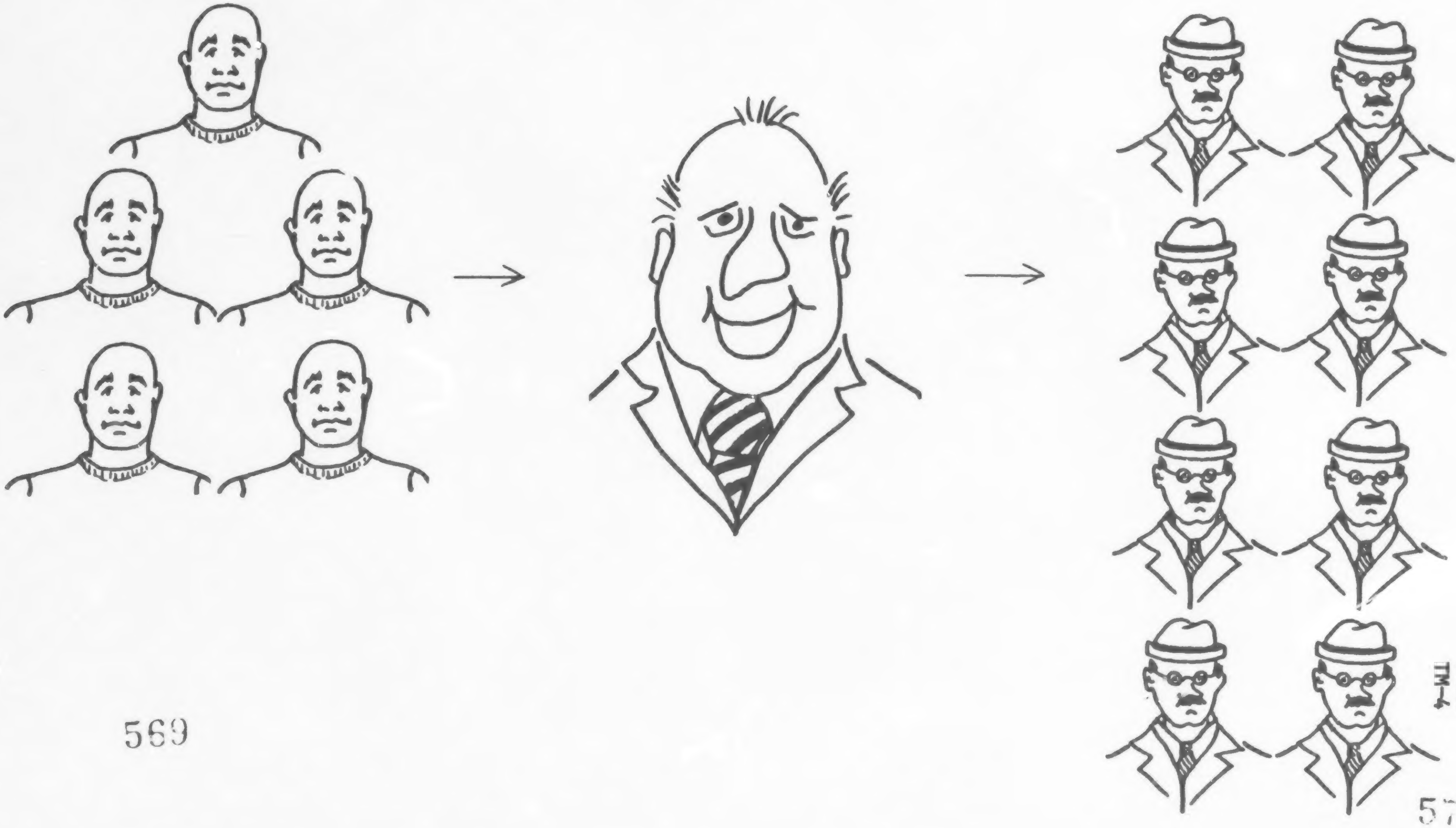
RECENT DEVELOPMENTS

Supermarkets
Discount stores
Shopping centers

SELLING

is the process of determining the customer's needs and wants and then presenting the product or service in such a way that the customer is motivated to make a favorable buying decision.

A GREAT DEAL DEPENDS ON YOU



33 People to Produce for

1 Salesperson to sell to

132 Customers

SELL TM-4

SUCCESS DEPENDS ON GOOD SALESMANSHIP

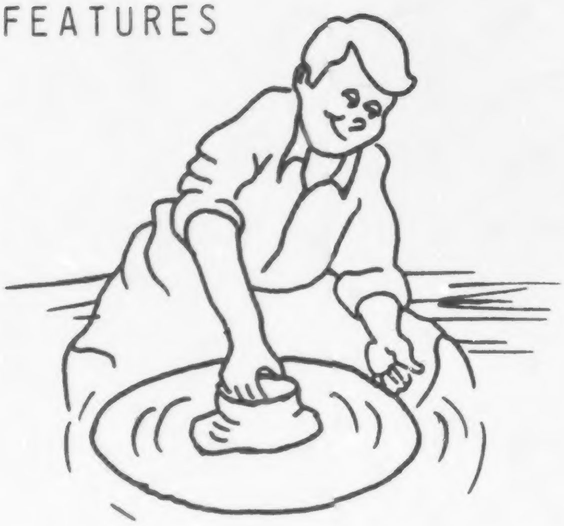
Former customers of several hundred stores were surveyed to learn why they had stopped patronizing these stores. The following list reflects their answers.

High-pressure salesmanship	6%	63%*
Attempted substitution of goods	6%	
Haughtiness of salespeople	7%	
Lack of product knowledge	8%	
Indifference of salespeople	9%	
Unwillingness to make adjustments	10%	
Mistakes and poor service	17%	
Merchandise of inferior quality	10%	
Slipshod store methods	13%	
Prices too high	14%	

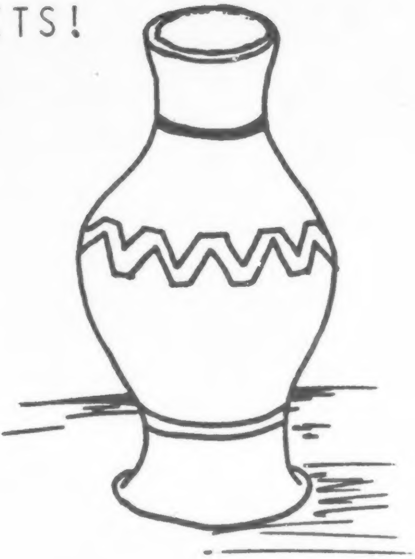
* Sixty-three per cent of the responses given are a direct reflection of selling techniques.

MOLD THE SELLING POINTS

FROM FEATURES

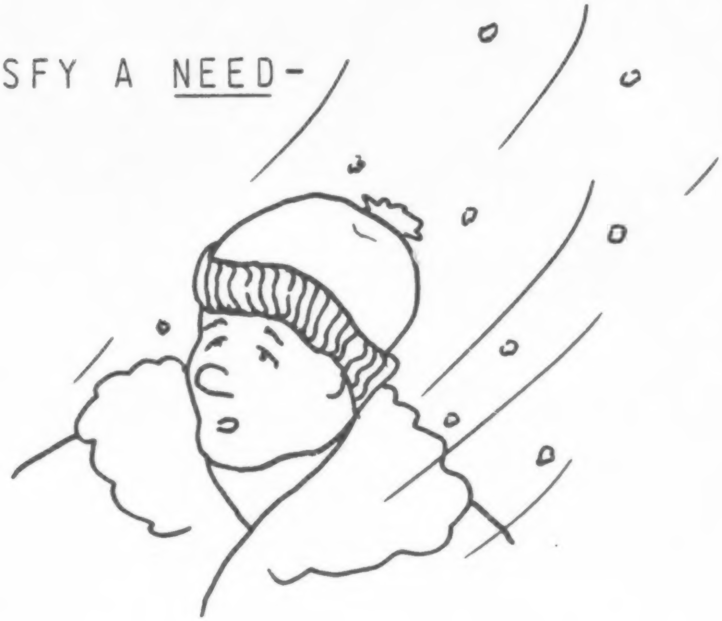


TO BENEFITS!

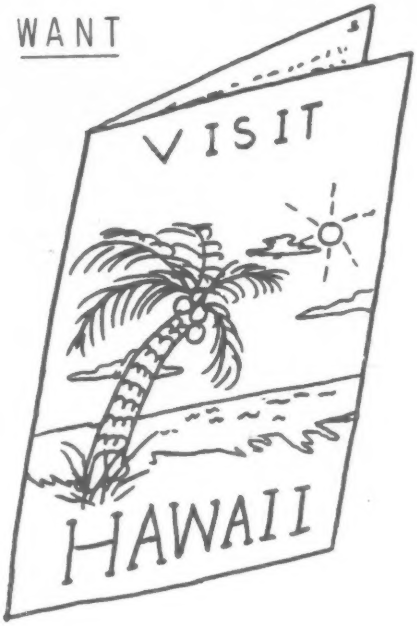


BUYING MOTIVES

SATISFY A **NEED**-

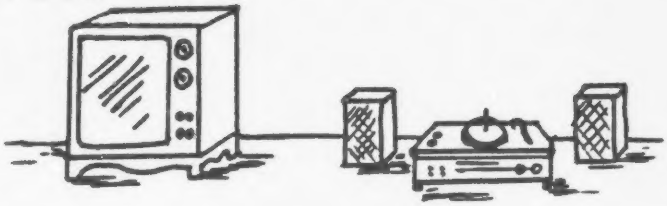


-OR A **WANT**

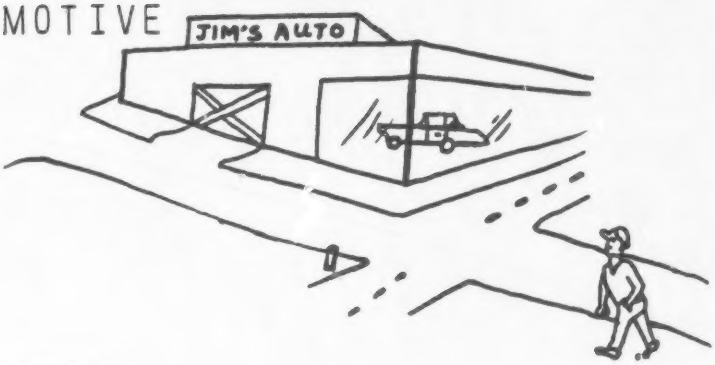

VISIT
HAWAII

HOW PEOPLE BUY

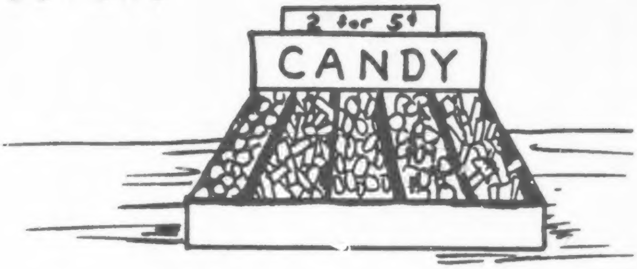
1. PRODUCT MOTIVE



2. PATRONAGE MOTIVE



3. IMPULSE BUYING


2 for 5¢
CANDY

4. MENTAL STAGES

BUYING MOTIVES

gain
convenience
profit
pleasure
comfort

pride
safety
self esteem
change
love

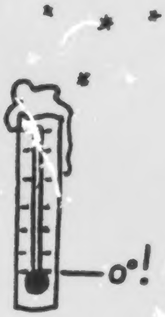
imitation
fear
curiosity
rivalry
recognition

envy
economy
necessity
health

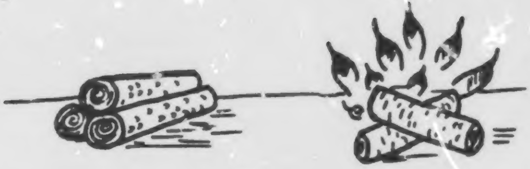
SELL
TM-10

QUESTIONS THE CUSTOMER ASKS

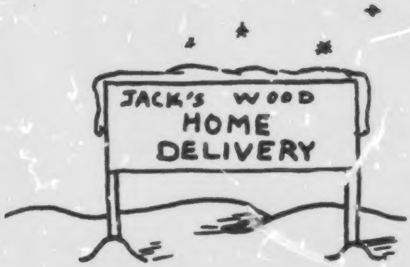
WHY?



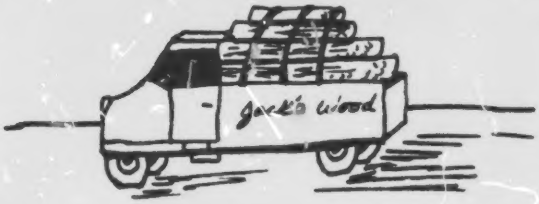
WHAT?



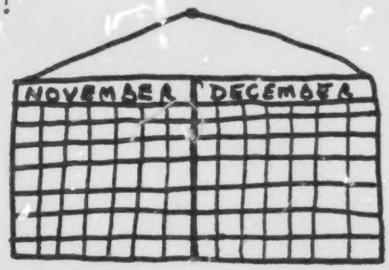
WHERE?


JACK'S WOOD
HOME
DELIVERY

HOW?



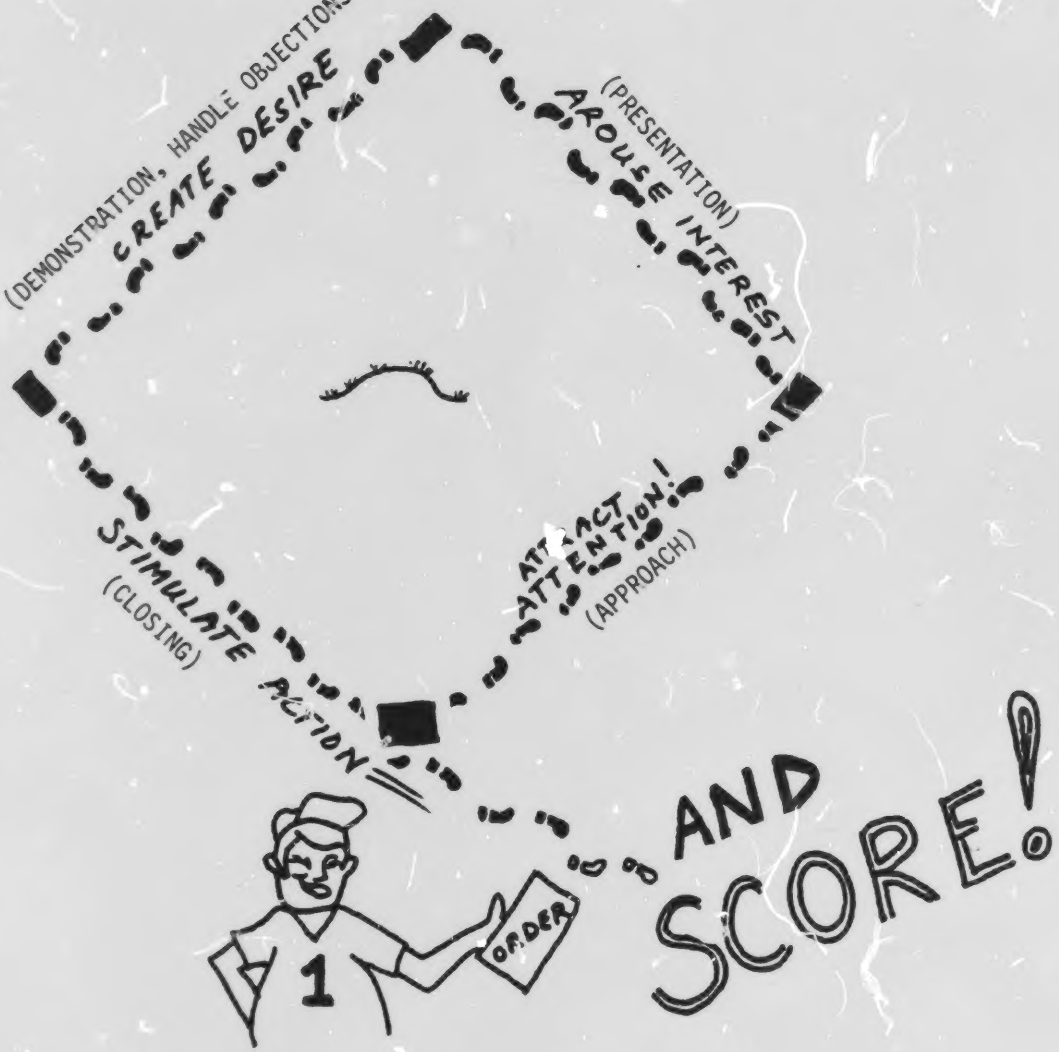
WHEN?


NOVEMBER
DECEMBER

USE

A - I - D - A

IN SELLING


(DEMONSTRATION, HANDLE OBJECTIONS)
CREATE DESIRE
(PRESENTATION)
AROUSE INTEREST
ATTRACT ATTENTION!
(APPROACH)
STIMULATE ACTION
(CLOSING)
ORDER
1
AND SCORE!

TYPES OF APPROACHES

* Service Opener
* Greeting Opener
* Personal Opener
* Merchandise Opener
* Questioner Opener
* Curiosity Opener
* Special Interest Opener
* Gift Opener
* Referred Lead Opener
* Exhibit Opener

KEY POINTS IN PRESENTING MERCHANDISE

DO

- * Present promptly
- * Emphasize value and benefits
- * Determine interest of customer
- * Involve customer
- * Determine buying motives
- * Appeal to the senses
- * Know your merchandise - customers - job - store
- * Respect your merchandise
- * Be enthusiastic

KEY POINTS IN PRESENTING MERCHANDISE

DON'T

* Emphasize price
* Forget to involve customer in presentation
* Forget buying motives
* Show personal preferences
* Hurry the customer
* Confuse the customer by offering too many items
* Show the wrong price range
* Limit choices by asking what price or type of merchandise

BOOMERANG METHOD

Turning the objection into a selling point.

CUSTOMER: But this blanket is so light.

SALESPERSON: That is the very reason why it is a remarkable blanket. What you want in a blanket is warmth, not weight.

DEMONSTRATION METHOD

Used to disprove the prospect's claim.

CUSTOMER: Won't this material wrinkle?

SALESPERSON: (Demonstrates by wrinkling the dress and showing that it comes out perfectly smooth)

EXPLANATION METHOD

The customer is asked to explain his objection in hopes that the real objection will surface. This method should always be used with caution.

CUSTOMER: I wouldn't have radial tires

SALESPERSON: I'd be interested to learn why you feel this way. (This gives an opportunity to answer step-by-step any real objection the customer might have.)

DIRECT DENIAL METHOD

Some objections call for a firm denial of the validity of the objection, but the salesperson must be very careful to avoid an argumentative manner. This method is best used when the objection is in the form of a question.

CUSTOMER: Didn't I see this same jacket in the store next door for $40 less?

SALESPERSON: No! The jacket that you saw is the same style, but it is not made of genuine leather.

QUESTION METHOD

This method puts the responsibility of answering the objection on the customer.

CUSTOMER: That's too much to pay for shoes. I'm sure I can find a cheaper pair elsewhere.

SALESPERSON: Mr. Richardson, you play a great deal of golf, don't you?

CUSTOMER: That's right.

SALESPERSON: I noticed that you buy your golf balls at the clubhouse pro shop, and they're quite expensive. Why don't you buy them at the dime store across the street from your office where you can get them at half the price?

CUSTOMER: Because the less expensive ones just don't perform as well. Well, I think I see what you're trying to say.

SALESPERSON: Yes, we get what we pay for. This pair of Jarman shoes will outlast, by far, a pair of shoes that you would pay considerably less for.

SUPERIOR POINT METHOD

Used when the objection is valid. The salesperson should admit the truth of the objection and then offer a superior point to out-weigh the objection.

CUSTOMER: The price is too high!

SALESPERSON: I admit this is an expensive suit. It is 100% wool gabardine, cut in the latest fashion, and the brand means quality to thousands of particular buyers across the country. You won't find a better quality suit.

THIRD PARTY METHOD

(OR TESTIMONIAL)

Uses a neutral third party. It is based on the follow-the-leader instinct.

CUSTOMER:	I don't think I need a water softener.
SALESPERSON:	I can understand your feeling that way, Mrs. Koth. That's what Mrs. Whited told me last year. You know Mrs. Whited, don't you?
CUSTOMER:	Yes, her husband is the baseball coach at the university.
SALESPERSON:	Well, we convinced her to try a water softener and she says she doesn't know how she ever managed without it. Here is a letter from her explaining how pleased she is with the softener.

"THE CLOSE"

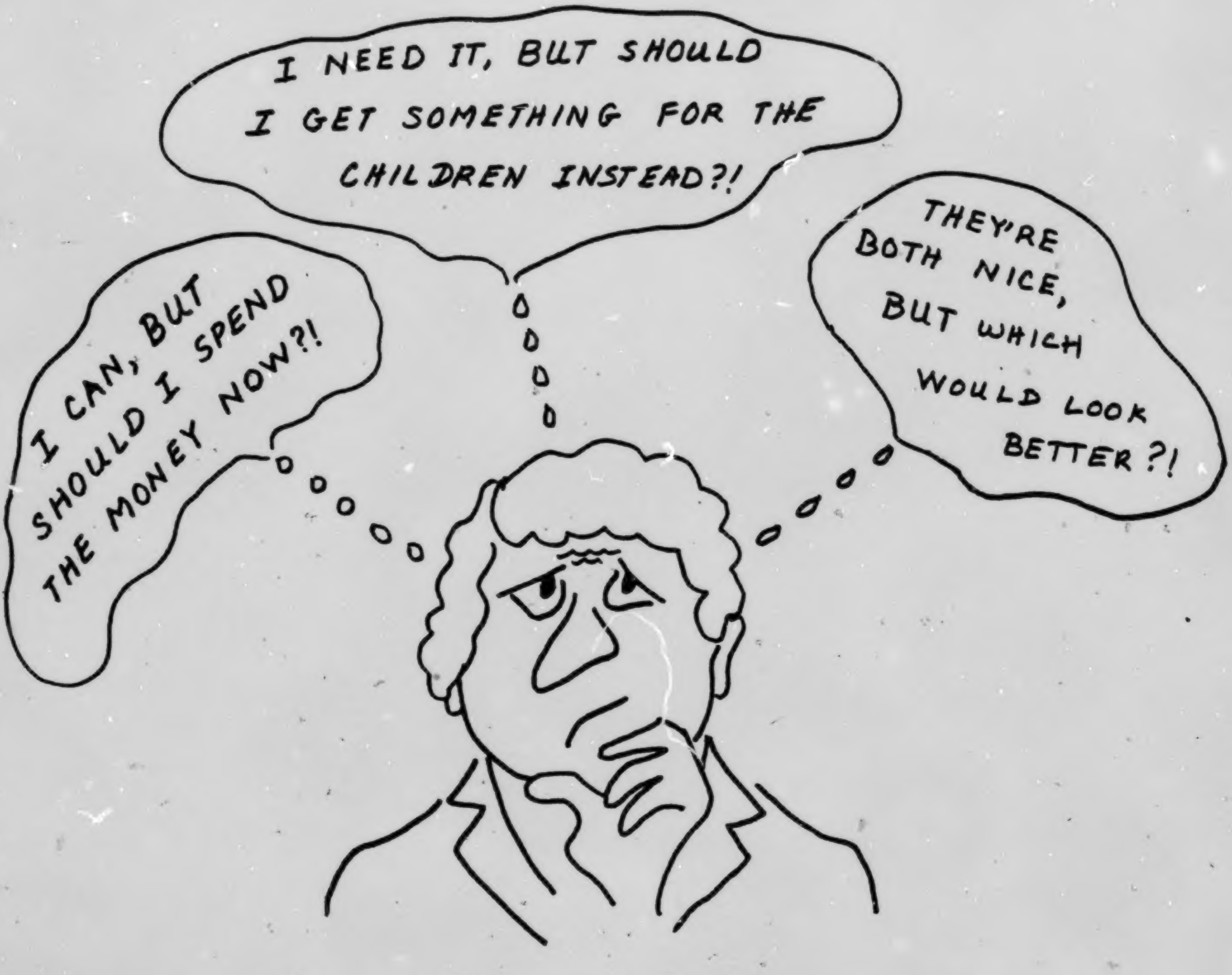
WHERE THE ACTION IS

(Nothing happens until a sale is made)

CLOSING

Narrow the choice and make it easy for the customer to decide.

- Focus attention on suitable merchandise.
- Remove articles in which little interest is shown.


I NEED IT, BUT SHOULD I GET SOMETHING FOR THE CHILDREN INSTEAD?!
I CAN, BUT SHOULD I SPEND THE MONEY NOW?!
THEY'RE BOTH NICE, BUT WHICH WOULD LOOK BETTER?!

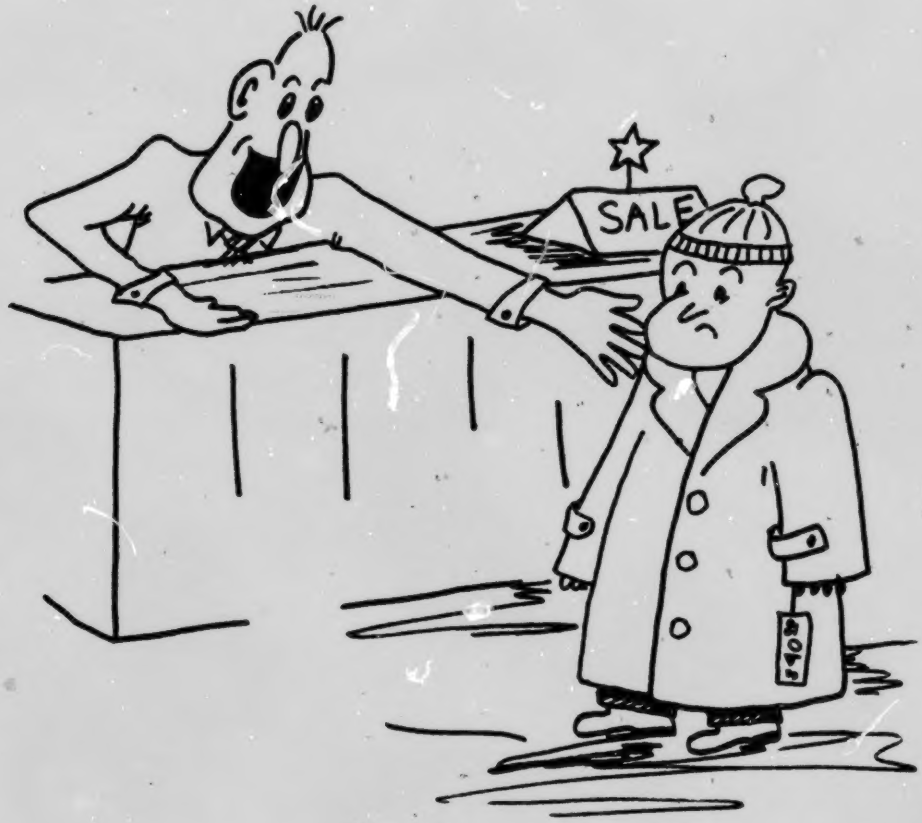
CLOSING METHODS

#1

ASKING FOR THE ORDER DIRECTLY

EXAMPLE:

SALESPERSON: SHALL I RING THIS COAT UP FOR YOU NOW?



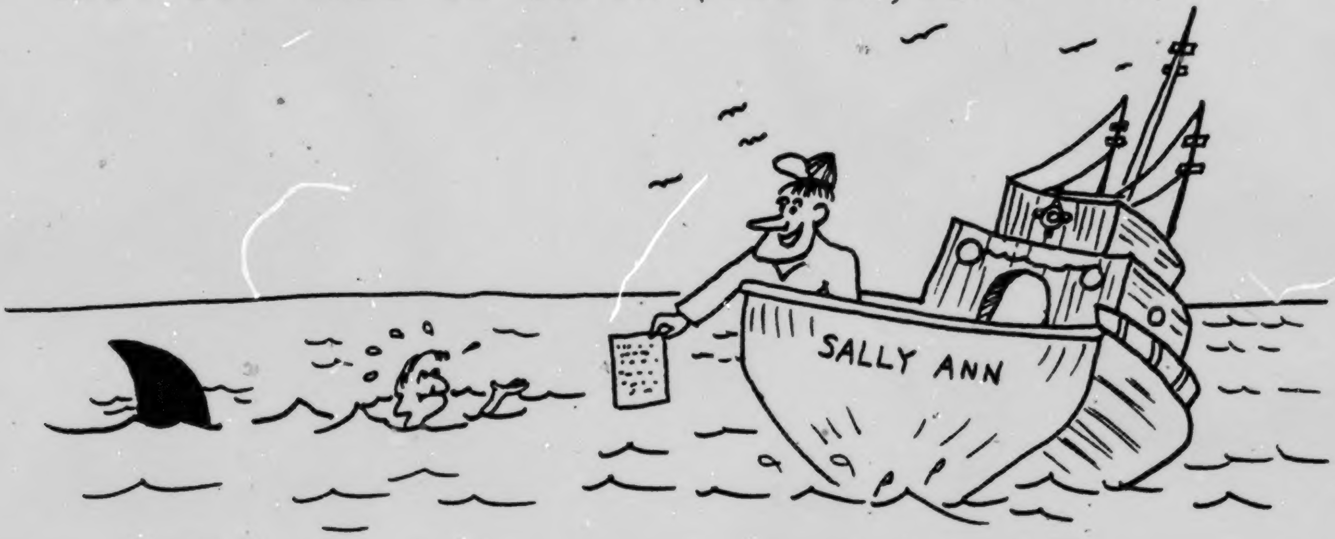
CLOSING METHODS

#2

REVIEWING SELLING POINTS

EXAMPLE

"Mr. Sellers, let's review what you get with this accident policy. First, you are assured of $150 a week for 52 weeks if you are injured. Second, you are guaranteed hospitalization up to $4,000. Third, in the event of an accidental death, your survivors would receive a total of $10,000. And fourth, you are covered wherever you go. Don't you agree that all this is worth $130 a year?"



CLOSING METHODS

#3

WEIGHING ADVANTAGES AND DISADVANTAGES

SALESPERSON:	I know you are undecided about whether to buy your ski equipment now or to wait until you have some skiing experience. You don't know how often you'll ski, you might change your mind about the type of equipment you will want, and it's a big investment.
MR. JOHNSON:	Yes, that's about right.
SALESPERSON:	The advantages of buying equipment now are that you won't need to stand in long rental lines, your own equipment will function better, and you need only ski ten times to have paid for this beginner ski package. In addition, you can always sell your equipment later and apply that money towards new equipment.

CLOSING METHODS

#4
ASSUMING A CLOSE

EXAMPLE:

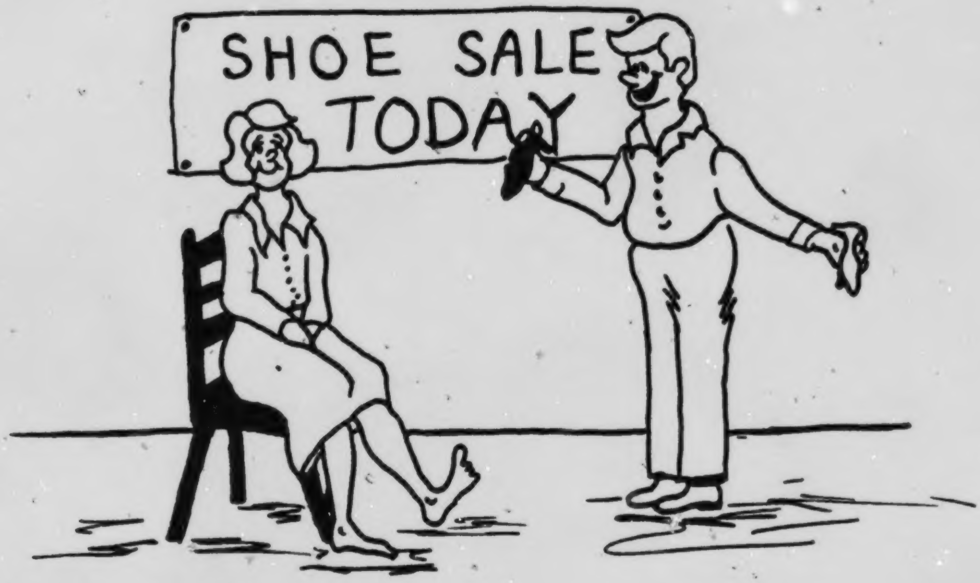
SALESPERSON: Would you like to have the television delivered?

CLOSING METHODS

#5
OFFERING A CHOICE

EXAMPLE:

SALESPERSON: Do you prefer the white heels or the black ones?


SHOE SALE TODAY

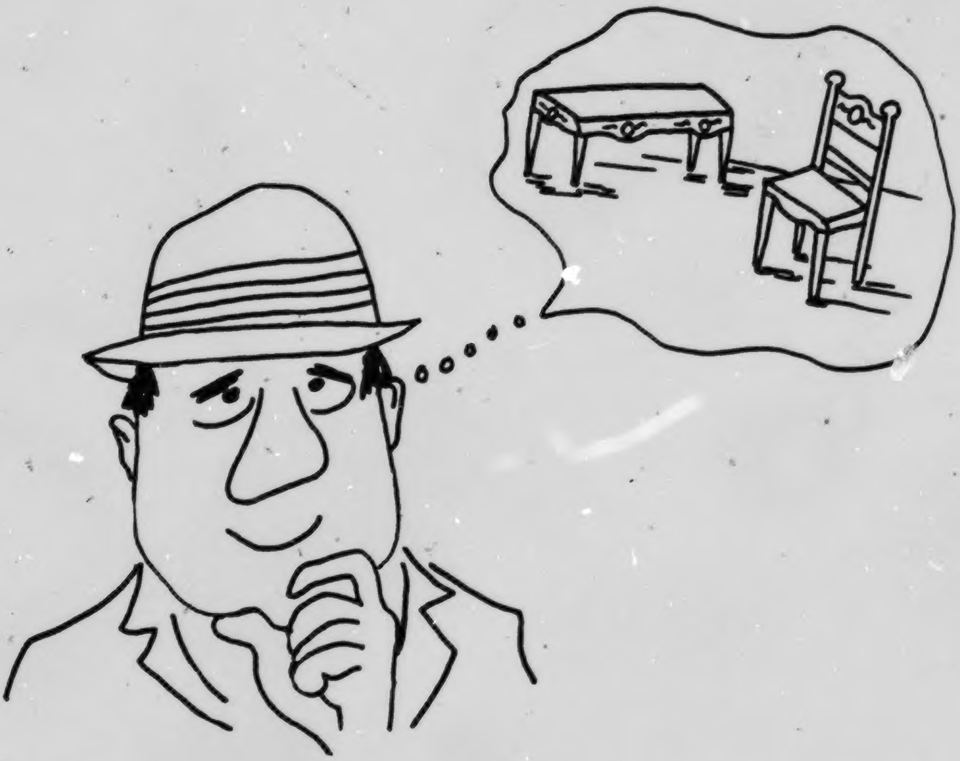
CLOSING METHODS

#6

SUGGESTING OWNERSHIP

EXAMPLE:

SALESPERSON: You and your son will be doing master carpenters' work with this new jigsaw in your workshop.

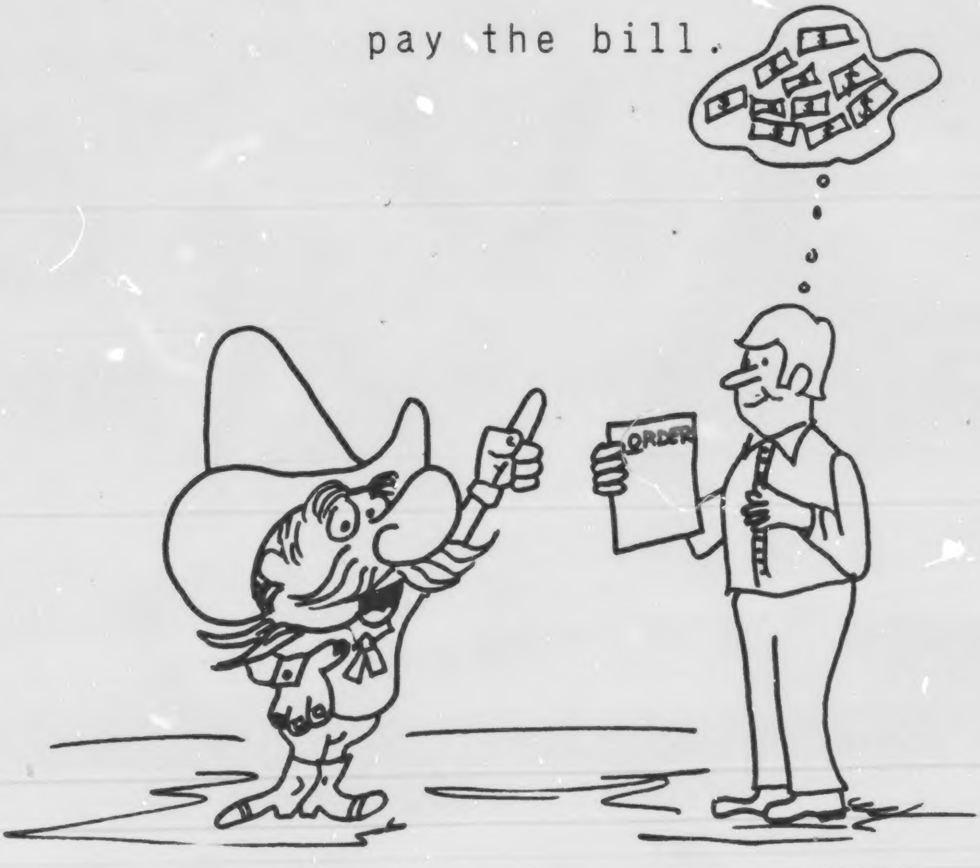


CLOSING METHODS

#7
PREMIUM CLOSE

EXAMPLE:

SALESPERSON: If you place your order now, I'll arrange for you to be billed in July. That will give you 30 days longer to pay the bill.

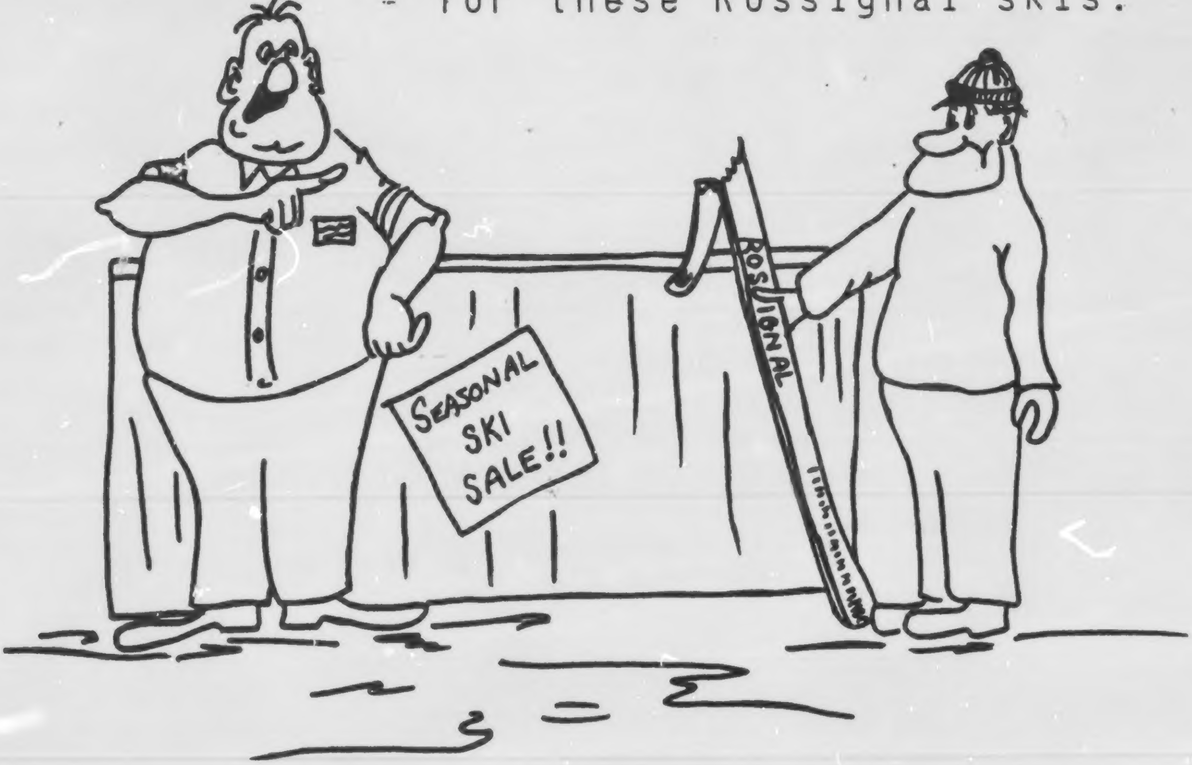


CLOSING METHODS

#8
STANDING-ROOM-ONLY CLOSE

EXAMPLE:

SALESPERSON: We've had a lot of requests - for these Rossignal skis.

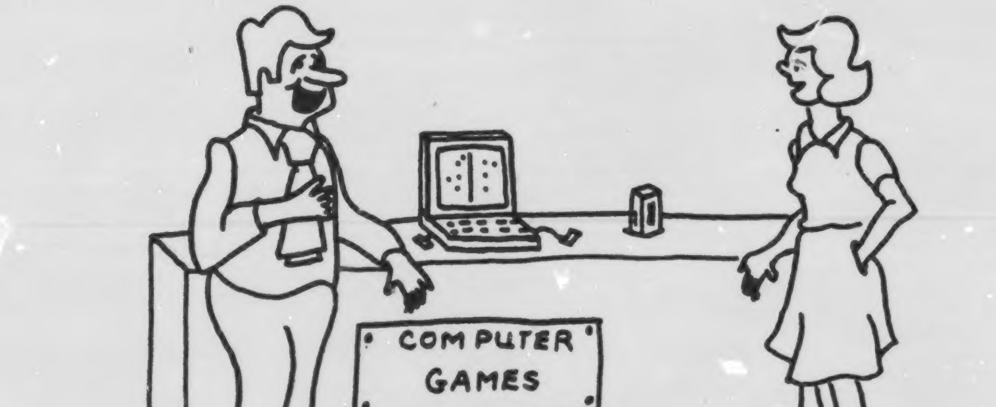

SEASONAL SKI SALE!!
ROSSIGNAL

CLOSING METHODS

#9
NARROWING THE CHOICE

EXAMPLE:

SALESPERSON: Let's see, Mrs. Raller, you seem to prefer the computer football and the soccer, right? Which would you like for me to ring up?

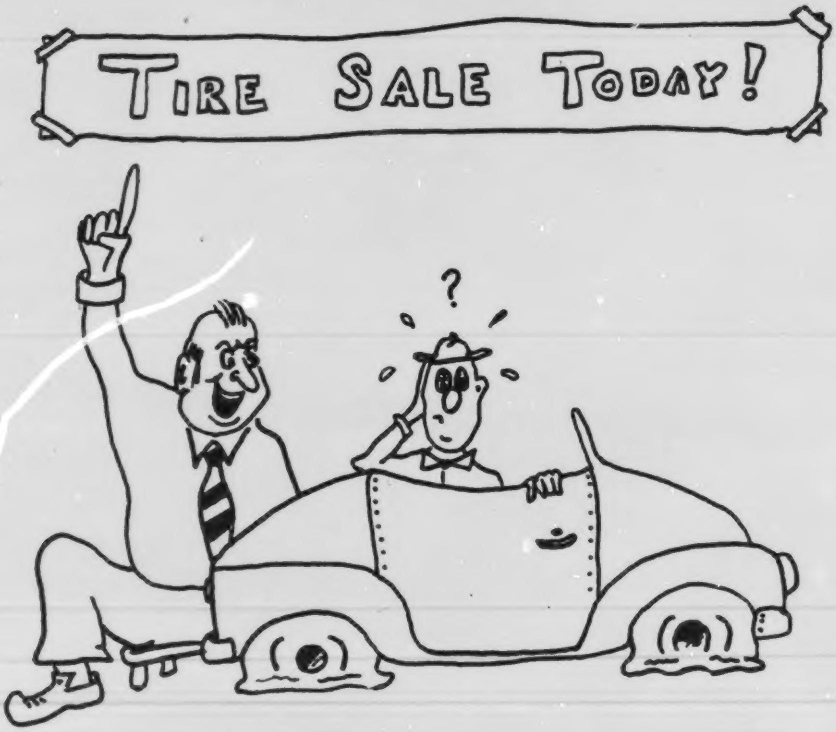


CLOSING METHODS

#10
LAST-CHANCE CLOSE

EXAMPLE:

SALESPERSON: I would suggest that you buy these tires now, Mr. Allen. The discount is effective only through the weekend.

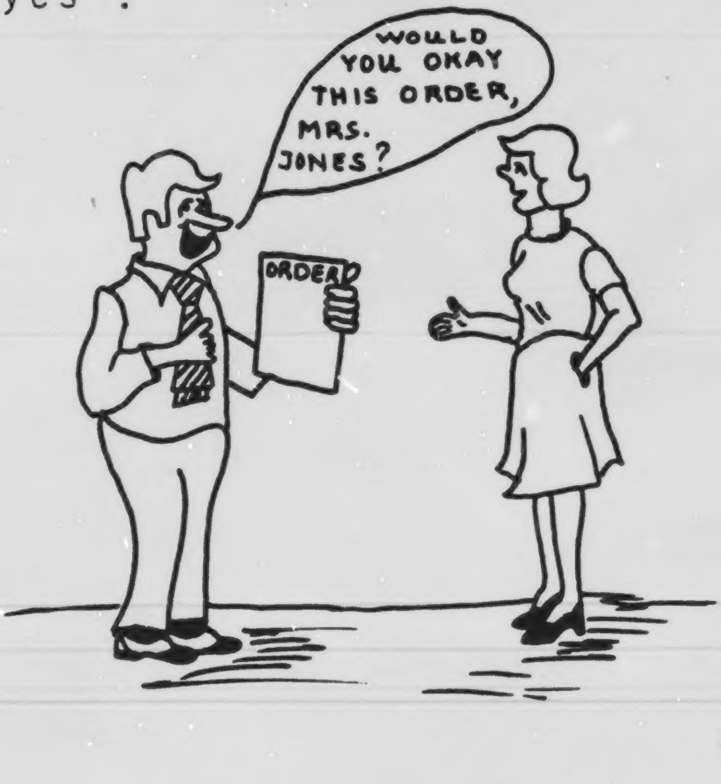


CLOSING METHODS

#11
CONDITIONED CLOSE

EXAMPLE:

Have the order blank in full view and secure agreement on minor points throughout the sale so that when you ask for the order, it is easier for the customer to say "yes".


WOULD YOU OKAY THIS ORDER, MRS. JONES?
ORDER

CLOSING METHODS

#12
CLOSING ON AN OBJECTION

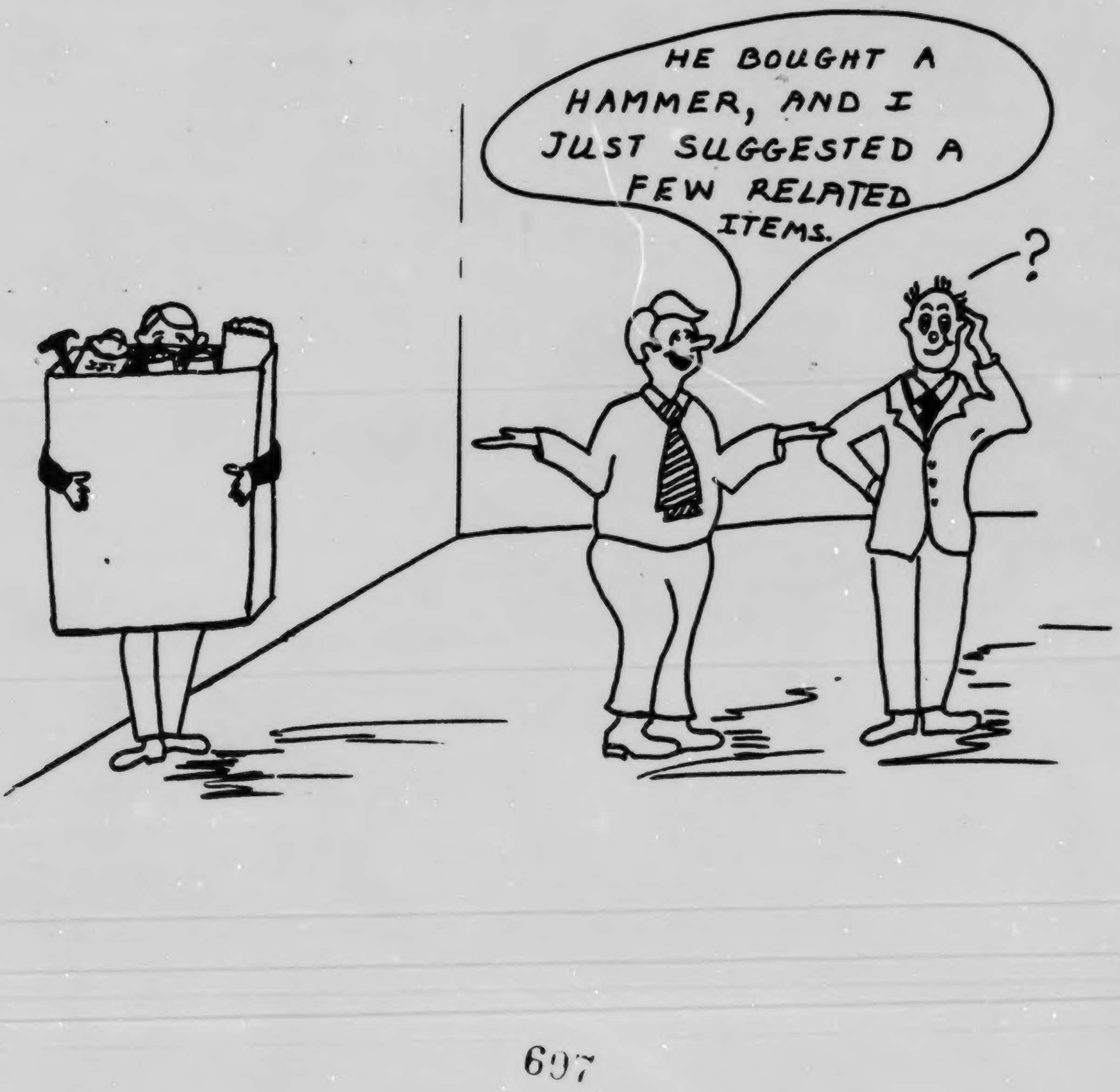
EXAMPLE:

CUSTOMER: I really like the package with the Rossignal Snowbird skis, but I wanted ski brakes.

SALESPERSON: Oh, that's no problem at all. I'll switch the traditional bindings for the ski brakes and you can take the package today.

CUSTOMER: I'll take it.

SUGGESTION SELLING


HE BOUGHT A HAMMER, AND I JUST SUGGESTED A FEW RELATED ITEMS.
?

SUGGESTION SELLING

WAYS TO SUGGEST OTHER MERCHANDISE

- Related merchandise
- Larger quantity
- Substitutes
- New merchandise
- Sale items
- Trading up

SUGGESTION SELLING

RULES TO FOLLOW

1. Satisfy the customer's request first.
2. Suggest something that will benefit the the customer.
3. Make suggestions from the customer's point of view.
4. Make specific suggestions rather than general ones.
5. Don't suggest a long list of articles.
6. Avoid negative suggestion. (Example: "You don't need a roll of film, do you?")
7. Show the suggested items.

TESTS AND KEYS
FOR
SELLING UNIT

INTRODUCTION
Selling

True - False:

____ 1. A salesperson should never try to determine what the customer wants.

____ 2. Department stores developed in the early 1800's.

____ 3. The Yankee peddler was usually not held in very high esteem.

____ 4. Seagoing merchants of colonial times seldom bartered for goods.

____ 5. The Yankee peddler often operated in a seller's market.

____ 6. Mail-order houses developed in the late 1800's.

____ 7. Discount stores are a twentieth century development.

____ 8. General stores still exist in some rural areas today.

____ 9. A good salesperson should not use persuasion to motivate a customer to a favorable buying decision.

____10. Display would not be considered a form of sales promotion.

Define or Identify:

1. Selling
2. F. W. Woolworth
3. Yankee peddler
4. Pioneer salesman
5. Tact

List or Discuss:

1. Explain briefly how good selling benefits the salesperson, the merchant, and the economy.

2. List the three major types of selling jobs and give two examples of the different salespersons in each category.

3. List ten personality traits that would be desirable in a person considering a career in selling.

INTRODUCTION TO SELLING

True - False:

1. 0
2. 0
3. +
4. 0
5. +
6. +
7. +
8. +
9. 0
10. 0

Define or Identify:

1. Selling--the process of determining the customer's needs and wants, and then presenting a product or service in such a way that the customer is motivated to make a favorable buying decision.

2. F. W. Woolworth--originated the concept of a 5-cent and 10-cent store in 1878.

3. Yankee peddler--an early colonial salesperson who visited frontier families carrying his wares on horseback or on foot.

4. Pioneer salesman--a salesperson who goes into new territories to convince wholesalers, distributors, and retailers that they should consider stocking a brand new product.

5. Tact--the ability to discern what is appropriate to do or say when dealing with others.

List and Discuss: (These answers are only suggestions)

1.(a) helps people make wise decisions
  (b) increases the standard of living
  (c) creates mass markets, mass distribution, and mass production
  (d) results in lower costs and higher wages
  (e) informs public of latent technological advances and benefits

2. (a) industrial sales
    ex.—sales engineer
        general salesperson
        service salesperson
    (b) wholesale sales
    ex.--pioneer salesperson: dealer
        jobber salesperson; detail salesperson
    (c) retail sales
    ex.—store salesperson
        route salesperson
        speciality salesperson
        direct-to-the-home salesperson

3. courtesy
    cheerfulness
    cooperation
    dependability
    enthusiasm
    resourcefulness
    sound judgement
    truthfulness
    honesty
    memory
    self-confidence
    tact
    genuine interest in people
    industriousness
    poise

T-2

PREPARATION FOR SELLING

I. Select from the list below the product information that is important to use in a sales presentation for a toaster. Place an X beside the correct blanks.

____ a. guarantee

____ b. serviceability

____ c. construction of the product

____ d. name of the person who invented the product

____ e. care

____ f. how was the product shipped to the store

____ g. how to toast one slice only

II. List 6 sources of product information you might use for a microwave oven. Include sources on merchandise, in the store and outside the store.

1.
2.
3.
4.
5.
6.

III. Translate the following product features into benefits as you would in a sales situation. Limit answers to short phrases.

Product	Feature	Benefit
a. Tablecloth	Stain-resistant finish	
b. Blender	7 speeds	
c. Gloves	one size fits all	
d. Dishwasher	Energy-saving cycle	
e. Nail polish	Chip-resistant	

IV. Explain in a few sentences why the proper selling attitude is important.

V. Explain the importance of product knowledge in a selling situation.

VI. For each selling statement below, give one human need and one buying motive to which the salesperson is appealing.

Needs	Buying Motives	
Physical	Comfort	Performance
Safety	Appearance	Curiosity
Love, Social	Convenience	Envy
Ego, Esteem	Economy	Imitation
Self-Fulfillment	Profit	
Aesthetic	Pride	

a. ____ ___ These socks will match perfectly the shoes your're wearing.

b. ____ ___ With this tire and its extra lining, you'll never have to worry about a blow-out.

c. ____ ___ This new type of water softener will cut down on soap waste throughout your whole house.

d. ____ ___ Mrs. Kim, your home is so outstanding and lovely, I'm sure you'll want furnishings of equal quality.

e. ____ ___ These vitamins provide more of the needed daily dose than any other brand.

VII. In the following sales dialogue label each letter of the mental stage (A-I-D-A) the sales presentation is in at that point.

a. ____ ___ Salesperson: Good Morning, may I help you? Mrs. James: No thank you, I'm just looking. (She walks around and looks at the egg beaters, picking one up.)

Salesperson: You're welcome to look around. That particular egg beater is nice--it works in a jiffy.

Mrs. James: Well, I just love to bake and cakes are my speciality.

b. ___ ___ Salesperson: Do you like to cook light cakes like angel food or the heavier ones like pound cake?

Mrs. James: Oh, angel food is my pride and joy!

Salesperson: Well this egg beater will help you make prize angel food cakes. It's great for incorporating air into the ingredients and easy to operate too. Try it. (Hands the beater to Mrs. James.)

Mrs. James: Yes, it is easy, how much is it?

Salesperson: It is our best quality hand mixer. It sells for $3.00.

Mrs. James: That seems expensive for a mixer.

c. ___ ___ Salesperson: Yes, but this beater is made from quality, heavy duty materials and will last for years. We do have mixers for lower prices and lower quality. I'll be glad to show them to you, but your talent for angel food cakes deserves the best!

Mrs. James: I suppose it would last a long time. Well--I don't know.

Salesperson: Did you notice the handles come in different bright colors? Which color would look best in your kitchen?

Mrs. James: I guess I'll take the yellow.

Salesperson: Fine. I'm sure you'll enjoy it and turn out prize-winning cakes!

d. ___ ___ Salesperson: Did you notice our cake covers are on special today? They also come in yellow. It would be great for keeping your cakes fresh.

Mrs. James: How much are they?

Salesperson: Only $4--usually $6.

Mrs. James: I guess I'll go ahead and get one-- since they're on special.

e. ___ ___ Salesperson: Good. Come right over here and I'll ring these up for you.

PREPARATION FOR SELLING

I. a
   b
   c
   e
   g

II. Students should have 6 of the following items, including at least one from each area.

A. On merchandise - labels
   tags
   manuals, brochures, booklets

B. Within store - customers
   sales people
   buyer
   salesperson selling to the store
   store, department managers
   store advertisements

C. Outside store - manufacturers
   sales manuals
   company conferences
   product catalogs
   trade publications
   government publications
   public libraries
   radio, TV ads
   comparison shopping
   use of the merchandise
   visits to manufacturing sites

III. Student answers can be similar to answers listed below.

a. will not soak up spills, more attractive on your table, fewer washings so will wear longer.
b. more control over how much to blend certain foods, better finished product.
c. never have to worry about fit, good gift idea, great to borrow from a friend!

- d. lower electricity bills, good to save nation's energy.
- e. nicer appearance, longer-wearing between polishing.

VI. (This is a suggested answer) Refer TM-5

V. (This is a suggested answer)

- a. Knowledge builds enthusiasm
- b. Knowledge lays a foundation for customer confidence
- c. Helps build sales
- d. Give the salesperson confidence
- e. Keeps the presentation lively
- f. Helps overcome sales resistance
- g. Helps salesperson enjoy work
- h. Increases chances for salesperson's advancement

VI. a. Ego, pride
- b. Safety, performance
- c. Ego, economy
- d. Ego, pride
- e. Physical-safety, Performance-comfort

VII. a. Attention, Approach
- b. Interest, Presentation
- c. Desire, Handling Objections
- d. Desire, Suggestion Selling
- e. Action, Close (final)

APPROACH

I. Below is a description of customer types. Beside each customer, tell the type of approach you would use, and the specific sentences you would say in approaching the customer.

Customer	Type of Approach	Approach Sentence
a. Says he/she is "just looking," moves away when approached		
b. Knows what he/she wants, direct in nature, asks for specific items		
c. Is quick and abrupt, demands attention quickly, talks loud and fast		
d. Talks very little, not enthusiastic, not positive in nature		

II. In the following sales situation, explain why prompt customer recognition is important to a sale.

A man hurriedly enters the lingerie department of the local department store. He looks confused among the slips and underwear racks. The salesperson sees him but knows he's probably in the wrong department; so she finishes her story with another salesperson.

APPROACH

I. These answers are only suggestions.

a. merchandise approach--Be sure to see the new sweaters we just received. I'll be close by if you need me.

b. greeting/personal approach--Good morning, Mrs. Williams. What may I help you with?

c. service approach--May I help you, Mrs. Jones?

d. merchandise/greeting approach--Hello. Today we're demonstrating our new electric skillets. May I show you how quickly it cooks sausage?

II. Teachers may interpret students answers.

Key points to consider are:

Because the man did not receive a prompt approach, he will leave.
The man may be looking for a robe or other merchandise as a gift.
Not only did you lose a possible sale, but the man now has the opinion that the store gives poor service.

T-4

PRESENTATION

I. Using a product of your choice, complete the approach and presentation steps of a sales demonstration. Make the presentation in front of a small group. Ask a member of the group or the teacher to rate your presentation. Use as a guide the demonstration evaluation sheet provided.

II. In the following sales situations, list the questions you might ask in determining the needs of the customer.

Situation	Questions
a. man buying a briefcase	
b. woman buying a vacuum cleaner	
c. man buying a flashlight	
d. teenager buying a raincoat	

III. Given the following products, describe 2 ways to dramatize the product during the demonstration.

Product	Dramatize the Product
a. Stain-Resistant Carpeting	1. 2.
b. Window Cleaner	1. 2.
c. Suntan Lotion	1. 2.
d. Nonabrasive Cleaner	1. 2.

SALES DEMONSTRATION
(Presentation)
Evaluation

Student________

Product________

	Poor	Fair	Good	Excellent	Points Earned
I. Approach Alertness, sincerity Eye contact, facial expressions Used the correct approach for the particular situation Used an effective greeting Appearance	0-2	3-5	6-8	9-10	______
II. Presentation Used sufficient merchandise information Clarity Offered product choices Features changed to benefits Demonstrated the product Encouraged customer participation Timing (according to customer response)	0-7	8-14	15-22	23-25	______

____________________Judge

________Total points

PRESENTATION

(It is suggested that this test be given in two parts. Allow a separate day for the sales presentation section.)

I. Teacher may use demonstration evaluation sheet as a guide in rating the student's performance in the approach and presentation steps of the sale.

II. Below are some suggested answers. Others may also be correct.

a. Are you looking for a briefcase for yourself?
Will you use it often enough to get long-wearing leather?
Would you like a style that locks?

b. Will you be carrying it upstairs and downstairs?
Do you like to clean the furniture and drapes with a a vacuum cleaner?
What kind of storage space do you have for the vacuum cleaner?

c. Do you plan to keep this around the house for when the lights go out, or what purpose do you have in mind?
Do you prefer something you can carry in your pocket?
Would you like a type that is easy for children to use?

d. Do you like the latest slick vinyl styles?
What color would go best with your clothes?
Have you ever tried one with a hood?

III. The following answers are suggestions. The teacher may determine point value in scoring the test.

a. apply mustard to a carpet sample; then show easy clean-up.
allow customer to test a grape juice spill on a sample of her carpet and compare to the carpet being sold.

b. spray and wipe clean a very dirty window
spray and wipe clean greasy spills on kitchen counter.

c. let customer rub lotion on arm and feel the non-oily result
show customer your one arm on which you used suntan lotion and one arm on which you did not.

d. let customer feel the scratchy difference in traditional and nonabrasive cleaners
clean a tub sample with abrasive and non-abrasive cleaners and feel the difference

b. spray and wipe clean a very dirty window
spray and wipe clean greasy spills on kitchen counter.

c. let customer rub lotion on arm and feel the non-oily result
show customer your one arm on which you used suntan lotion and one arm on which you did not.

d. let customer feel the scratchy difference in traditional and non-abrasive cleaners
clean a tub sample with abrasive and non-abrasive cleaners and feel the difference

HANDLING OBJECTIONS

1. Explain the difference between an excuse and an objection.

2. Give five rules for handling objections.

   1.

   2.

   3.

   4.

   5.

3. Identify the type of objection in each of the following comments.

   ____ a. I'd planned to wait until my children were in elementary school to buy an encyclopedia.
   ____ b. Actually, I think $45.00 is too much to pay for a pair of shoes.
   ____ c. One of my friends had an Orlon sweater that shrank when it was washed.
   ____ d. I just don't like to buy anything from that company.
   ____ e. I really doubt that I would use a food processor. It would probably just take up needed kitchen space.

4. Identify the methods used to handle objections in the following sales situations.

   a.____________
   Customer: Won't this material shrink?
   Salesperson: Absolutely not. This label explains that is has been pre-shrunk.

   b.____________
   Customer: It costs too much.
   Salesperson: I admit that it is an expensive necklace, but you must remember it is 14K gold.

c. ____________

Customer: My family would never keep kitchen carpet clean.

Salesperson: Let me show you how easily spills wipe up. (Applies some ketchup from bottle. Takes clean rag and cleans carpet sample to show that no stain was left.)

d. ____________

Customer: This blanket is so light.

Salesperson: That is just what you want--warmth, not weight.

5. Explain why a salesperson welcomes objections.

HANDLING OBJECTIONS

1. Excuses are attempts to stall the salesperson.
   Objections are honest points of difference.

2. Listen carefully to objection.
   Restate the objection.
   Concede before answering.
   Answer briefly.
   Ask for the order.

3. a. time
   b. price
   c. product
   d. source
   e. need

4. a. direct denial
   b. superior point
   c. demonstration
   d. boomerang

5. Answer should stress the fact that objections indicate interest on the part of the customer and give the salesperson an opportunity to sell his product.

CLOSING THE SALE

True - False:

____ 1. Most customers go through the steps of the sale at about the same rate of speed.

____ 2. Buying signals may sometimes be detected by watching the expression on the prospect's face.

____ 3. It is possible for the salesperson to use several different trial closes before the sale is concluded.

____ 4. The last-chance-to-buy method should be used frequently.

____ 5. Asking for the orders directly is the most appropriate trial close for the salesperson to use early in the sale.

____ 6. Contrasting advantages and disadvantages is sometimes used with very expensive items.

____ 7. The salesperson should never take it for granted that the customer is going to buy.

____ 8. Asking for the order directly is the method most often used to close.

____ 9. The salesperson may sometimes close on an objection.

____ 10. "The price is surprisingly reasonable" would not be considered a buying signal.

____ 11. Suggestion selling is a benefit to the customer.

Multiple Choice:

From the list of closes, choose the one that best describes the method represented in the phrases and statements given below.

A. Asking for the order directly
B. Assuming a close
C. Contrasting advantages and disadvantages
D. Standing-room-only close
E. Offering a premium
F. Reviewing selling points
G. Suggesting ownership
H. Conditional close
I. Narrowing the choice
J. Closing on an objection

____ 1. "Several ladies have been interested in this stcle. We've not had another even similar to it."

____ 2. "Let's take a look at the advantages and disadvantages of this purchase."
____ 3. The close based on a pattern of "yes" answers.
____ 4. "Now that we've determined that this ski brake will fit any ski, would you like for me to ring it up?"
____ 5. "If you buy this electronic chess game, Mr. Simmons, we'll give you an adapter absolutely free."
____ 6. "Now, Mrs. Smitz, let's go back and summarize what you'll be getting with your purchase."
____ 7. "Do you prefer the walnut or the mahogany finish?"

1. List five things a customer might do or say that could be considered buying signals.

   1.

   2.

   3.

   4.

   5.

2. Explain why handling the turndown is important.

3. List five ways a salesperson might suggest additional merchandise and give a selling statement to represent each.

   1.

   2.

   3.

   4.

   5.

4. Explain who benefits from suggestion selling and how they benefit.

CLOSING THE SALE

True, False		Multiple Choice	
1.	false	1.	D
2.	true	2.	C
3.	true	3.	H
4.	false	4.	J
5.	false	5.	E
6.	true	6.	F
7.	false	7.	I
8.	true		
9.	true		
10.	false		
11.	true		

(These are only suggested answers)

1.a. "Could I get it delivered tomorrow?"
  b. "Did you say it is guaranteed for two years?"
  c. a reflective look in the customer's eye
  d. stepping back to take a second look
  e. leaning forward to listen more attentively

2. Handling the turndown with poise and grace may lay the foundation for a future sale.

3.(1) Related merchandise--"This scarf will accent the orange in your new blouse."
  (2) Larger quantity--"The jumbo size is more economical per serving."
  (3) Substitute--"We don't have the blue in your size, but this new lavender color will accent your eyes."
  (4) New merchandise--"This new light bulb will give 1000 more light hours than the brand you mentioned."
  (5) Sale items--"The batteries you need for your new flashlight are on sale today."
  (6) Trading up--"For only $10 more, you can have the leather-bound edition of this book."

4. The customer is benefitted in that he is reminded of items on sale or merchandise that he might have forgotten to buy. The store benefits through a larger volume and more profits. The salesperson benefits in volume of sales and good will produced.

AUDIOVISUAL AIDS FOR SELLING UNIT

F1 *Through the Mirror*. (16 mm., sound, black and white, free) A good, old film that demonstrates the fundamentals of selling techniques.
Address: Vocational & Technical Education
Curricular & Instructional Materials Center
1515 West 6th Avenue
Stillwater, Oklahoma 74074

F2 *Closing the Sale*. (16 mm., sound, free)
Address: Vocational & Technical Education
Curricular & Instructional Materials Center
1515 West 6th Avenue
Stillwater, Oklahoma 74074

F3 *Country Store in American History*. (12 min., color) Explains role of the country store near the turn of the century. Shows how mail order stores and automobiles put an end to them.
Address: Boston University Film Library
Boston University
School of Education
765 Commonwealth Avenue
Boston, Mass. 02215
Cost: $6.00

F4 *How to Sell Quality*. (16 min., sound, black & white, free)
Address: Vocational & Technical Education
Curricular & Instructional Materials Center
1515 West 6th Avenue
Stillwater, Oklahoma 74074

F5 *Make It Happen*. (16 min., sound, color, free, 30 minutes) Julius Boros shows how the motivators of golf can also be the motivators of salespeople in the business world.
Address: Vocational & Technical Education
Curricular & Instructional Materials Center
1515 West 6th Avenue
Stillwater, Oklahoma 74074

F6 *Overcoming Objections*. (16 mm. B. & W, sound, 30 minutes)
Fartvell Corporation
Examines methods to overcome customer objections.
Address: Vocational & Technical Education
Curricular & Instructional Materials Center
1515 West 6th Avenue
Stillwater, Oklahoma 74074

F7 Second Effort. (16 mm. sound, color, free, 30 minutes) Vince Lombardi shows how the motivators of football can also be the motivators of salespeople in the business world.
Address: Vocational & Technical Education
Curricular & Instructional Materials Center
1515 West 6th Avenue
Stillwater, Oklahoma 74074

FS1 Johnny Welcomes All Objections
Johnny Closes the Sale
Address: Vocational & Technical Education
Curricular & Instructional Materials Center
1515 West 6th Avenue
Stillwater, Oklahoma 74074

FS2 Salespeople
(Tape #6802)
A good filmstrip to tie all parts of the sale together.
Address: RMI Media Productions
701 Westport Road
Kansas City, MO 64111

REFERENCES FOR SELLING UNIT

R-1 Basic Salesmanship: Ernest
McGraw-Hill
1969

R-2 Basic Selling: Ernest
McGraw-Hill
Second Edition
1978

R-3 Basic Selling: Sullivan
University of Texas at Austin
1968

R-4 Business Principles and Management: Shilt
South-Western
1967

R-5 Creative Selling: Ernest
McGraw-Hill
Second Edition
1978

R-6 General Merchandise Retailing: Vorndran, Litchfield
McGraw-Hill
First Edition
1979

R-7 From Peddlers to Computers: Anderson
Ohio Distributive Education Materials Lab

R-8 Effective Retail Sales Techniques: Canei
Ohio Distributive Education Materials Lab

R-9 Fundamentals of Selling: Wingate, Nolan
South-Western
Tenth Edition
1976

R-10 IDECC--Selling, Product and Service Technology
All units are excellent sources, included below are specific LAPS that are helpful.

Selling	Product and Service Technology
# 3	# 24
4	32
7	34
8	35
21	39
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33	
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56	
59	

R-11 Introduction to Selling, Distributive Education II
Oklahoma Curriculum and Instructional Materials Lab

R-12 Industrial Sales: Hephner
Ohio Distributive Education Materials Lab

R-13 Marketing and Distribution: Mason, Rath, Ross
McGraw-Hill
Second Edition
1974

R-14 Marketing in Action: Warmke, Palmer, Nolan
South-Western
Eighth Edition
1976

R-15 Retail Merchandising: Wingate, Samson
South-Western
Sixth Edition
1975

R-16 Retail Principles and Practices: Richert, Meyer, Haines
McGraw-Hill
Fifth Edition
1968

R-17 Retail Selling: Bodle, Corey
McGraw-Hill
Second Edition
1977

R-18 Retailing: Pintel
Prentice-Hall
First Edition
1971

R-19 Retailing: Principles and Practices: Richert, Meyer, Haines, Harris
McGraw-Hill
Sixth Edition
1974

R-20 Salesmanship Fundamentals: Ernest, DeVall
McGraw-Hill
Third Edition
1965

R-21 Salesmanship Fundamentals: Ernest, Ashmun
McGraw-Hill
Fourth Edition
1973

R-22 Sales Professional and Creative: Canei
Ohio Distributive Education Materials Lab

R-23 Selling Fashion Apparel: Mullikin
South-Western
First Edition
1971

CASHIER-CHECKER UNIT

TABLE OF CONTENTS

FOR CASHIER/CHECKER UNIT

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OUTLINE FOR CASHIER-CHECKER UNIT

I. Introduction to the cashier-checker

    A. Nature of the work
    B. Job requirements
    C. Earnings, working conditions and benefits
    D. Employment prospects

II. Preparing sales records

    A. Mathematics of sales records
        1. Tax computation
        2. Split-group and multiple pricing
        3. Discounts
        4. Postal mail charges/delivery
        5. Computing additional charges
    B. Sales checks
    C. Merchandise refunds

III. The cash register

    A. Early development
    B. Noted manufacturers
    C. Register parts

IV. Handling cash

    A. Arranging the cash
    B. Learning to make change
    C. Proving cash
    D. Preparing the balance slip

V. Handling money substitutes

    A. Checks and their uses
        1. Parts of the check
        2. Types of checks
        3. Types of endorsements
    B. Credit cards
        1. Types of credit cards
        2. Parts of the credit card
        3. Credit card procedures
    C. Customer identification
        1. Reliable documents
        2. Unreliable documents
        3. Proper identification procedure

VI. The face of the mechanical register

- A. Operation
- B. Features

VII. The face of the electronic register

- A. Operation
- B. Features

VIII. The touch system of register operation

- A. Full-bank keyboard
- B. Ten-key board

IX. Operating the check-out station

- A. Opening the register
- B. Handling voids
- C. Making change
- D. Optional transactions
- E. Packing or wrapping the customer's order
- F. Recording sales transactions
- G. Reading the register
- H. Resetting the register

X. The cashier and human relations

- A. Personal appearance
- B. Customer courtesy
- C. Handling customer questions and complaints
- D. Register and store security
  - 1. Securing the check-out area
  - 2. Handling money manipulators
  - 3. Preventing and detecting shoplifters
  - 4. Handling robbery
  - 5. Store safety

611

OBJECTIVES FOR CASHIER-CHECKER UNIT

I. Introduction

Upon completion of this section, the student should be able to:

A. List the duties performed by a cashier
B. Identify personal characteristics needed by a cashier
C. Identify physical characteristics needed by a cashier
D. Identify educational requirements needed by a cashier
E. List the working conditions, salaries, and/or benefits of the cashier's occupation
F. Explain the economic and/or technological factors affecting the employment outlook of the cashier

II. Preparing sales records

Upon completion of this section, the student should be able to:

A. Develop a better understanding of discounts and the ability to compute discounts
B. Calculate and compute sales tax
C. Complete the calculations required for cash and charge sales
D. Explain the difference between a COD and layaway
E. Compute prices used in split-group or multiple pricing
F. Show skill in computing delivery charges
G. Explain the procedure for handling merchandise refunds

III. The cash register

Upon completion of this section, the student should be able to:

A. State briefly the history of the cash register
B. Identify notable register manufacturers
C. Identify register parts
D. Explain the function of each register part
E. Change the customer receipt tape
F. Change the register's journal tape
G. Date the register

IV. Handling cash

Upon completion of this section, the student should be able to:

A. Verify the accuracy of the opening change fund

B. Arrange cash drawer
C. Make change correctly from either a change-calculating cash register or a non change-calculating register
D. Demonstrate skill in counting back change to customers
E. Prove cash and prepare a daily balance slip

V. Handling money substitutes

Upon completion of this section, the student should be able to:

A. Identify the parts of a check
B. Identify types of checks
C. List precautions to take before cashing or accepting a check
D. Label the five essential elements of a properly written check
E. Identify improperly written checks
F. Identify three types of payee entries
G. Identify types of endorsements
I. Identify parts of a credit card
J. List the steps of the procedure to follow when accepting a credit card as payment for merchandise or service
K. Use the credit card bulletin
L. Recall two instances in which authorization of a charge sale is necessary
M. Recognize clues which indicate a possible credit card swindle
N. Recognize three indicators of signature forgery
O. List the procedure to follow upon discovering the improper use of a credit card
P. List two examples of reliable documents that are acceptable as customer identification

VI. The face of mechanical register

Upon completion of this section, the student should be able to:

A. Distinguish between a mechanical register and an electronic register
B. Identify parts of the mechanical register
C. Explain the function of register parts and keys
D. Register sales involving all transaction keys
E. Read the register
G. Identify the elements of an "X" report
H. Identify the elements of a "Z" report

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VII. The face of the electronic register

Upon completion of this section, the student should be able to:

A. Distinguish between an electronic register and a mechanical register
B. Identify the parts of the electronic register
C. Explain the function of register parts and keys
D. Register sales involving all transaction keys
E. Read register totals
F. Reset register totals
G. Identify the elements of an "X" report
H. Identify the elements of a "Z" report

VIII. The touch system of register operation

Upon completion of this section, the student should be able to:

A. Explain the difference between a full-bank and ten-key keyboard
B. Demonstrate the ability to utilize the touch system
C. Identify and demonstrate the usage of home keys, thumb-group area middle-finger area, and index-finger area of the full-bank keyboard
D. Identify and demonstrate the usage of home keys, group area, index-finger area, middle-finger area, and ring-finger area of the tenkey keyboard

IX. Operating the check-out station

Upon completion of this section, the student should be able to:

A. Prepare check-out area for business day
B. Correct cash register errors on proper forms and register
C. Issue trading stamps
D. Calculate and record bottle refunds
E. Accept and deduct valid consumer redeemable coupons
F. Demonstrate a knowledge of how to pack and/or wrap merchandise
G. Register sales transactions
H. Demonstrate skill in manipulating cash register keys
I. Demonstrate the procedures utilized in reading and resetting a cash register

X. The cashier and human relations

Upon completion of this section, the student should be able to:

A. List the procedure for handling customer questions and complaints
B. List precautions in securing the check-out area
C. List precautions in handling money manipulators
D. Recognize clues that indicate possible shoplifters
E. List the procedure to follow in handling robbery
F. Identify hazardous store conditions
G. Explain the procedure to use when reporting an accident
H. Explain the procedure to use when correcting a hazardous condition

COMPETENCIES FOR CASHIER-CHECKER UNIT

I. Introduction to the Cashier-Checker

No currently developed competencies

II. Preparing sales records

125 Skill in writing sales checks legibly so that errors in delivery, quantities sent and amounts charged for can be eliminated (Comm: LAP 29)

126 Skill in writing sales checks legibly so that errors in quantities, shipping and pricing information can be eliminated (Comm: LAP 29)

359 Skill in computing postal and mail charges for delivery of merchandise to customers (Math: LAP 7)

360 Skill in reading and interpreting self-computing scales that speed up mathematical procedures such as tax computation charts (Math: LAP 18)

362 Skill in computing local, state and federal taxes which must be applied to the sale of the goods (Math: LAP 18)

363 Skill in accurately computing employee discounts, delivery charges, alteration charges and layaway charges when writing out and computing sales checks (Math: LAP12)

374 Skill in accurately calculating the exact amount of a customer's purchase (Math: LAP 10)

384 Ability to determine the price of merchandise being purchased from the original price for a multiple purchase (Math: LAP 10)

390 Attitude that carefully calculating the exact amount of a customer's purchase will prevent inventory shortages (Math: LAP 5)

817 Knowledge of the store's procedures for handling merchandise being returned by the customer for exchange, cash refund, or charge credit (Selling: LAP 19)

819 Knowledge of the procedure to use when writing out sales checks (Selling: LAP 13)

831 Knowledge of how to handle COD sales, layaway sales, and installment credit sales (Selling: LAP 17)

834 Knowledge of the store's policy concerning will-call or layaway department. (Selling: LAP 17)

879 Ability to determine how to handle individual situations in which merchandise is being returned for exchange, cash refund or charge credit (Selling: LAP 19)

889 Ability to efficiently handle a charge sales transaction (Selling: LAP 16)

890 Ability to efficiently handle a cash sales transaction (Selling: LAP 14)

898 Ability to properly write out a sales check (Selling: LAP 13)

III. The cash register

No currently developed competencies

IV. Handling cash

361 Skill in balancing cash and totaling sales for the department and/or register at the end of the day (Math: LAP 17)
389 Skill in the ability to balance cash drawers against register readings (Math: LAP 16)
632 Knowledge of how to "close out" the department at the end of daily sales in a department (Oper: LAP 4)
636 Knowledge of how to use sales sheets in the reporting of daily sales in a department (Oper: LAP 14)
818 Knowledge of how to make change and count it back to the customer (Selling: LAP 10)

V. Handling money substitutes

621 Knowledge of how to authorize customer checks according to the store's policy (Oper: LAP 16)
775 Attitude that since cashing checks is a risky business, every precaution should be taken when cashing them (Oper: LAP 16)
814 Knowledge of the procedures involved in conducting a charge sale transaction (Selling: LAP 16)
815 Knowledge of how to properly handle charge plates during a sale transaction (Selling: LAP 16)
832 Knowledge of how to process checks in payment for merchandise purchased (Selling: LAP 14)

VI. The face of the mechanical register

813 Knowledge of the procedures involved in conducting a cash sale transaction (Selling: LAP 14)
816 Knowledge of how to operate a cash register correctly (Selling: LAP 11)
829 Understanding that stock shortages and overages are created by ringing an incorrect amount for a sale on the cash register or ringing the date onto the wrong key (Selling: LAP 12)

VII. The face of the electronic register

Competencies listed in Section VI apply simultaneously to Section VII.

VIII. The touch system of register operation

No currently developed competencies

IX. Operating the check-out station

354 Knowledge of how to determine a cash register error, the amount and how to correct it on the proper form. (Math: LAP 15)

371 Skill in making change and using the cash register. (Math: LAP 13)

382 Skill in quickly determining the correct amount of trading stamps to issue with a customer's purchase. (Math: LAP 8)

386 Ability to make change quickly and accurately. (Math: LAP 13)

387 Ability to calculate the reimbursable amount for returned bottles. (Math: LAP 9)

388 Skill in preparing cash drawers for check-out registers allowing quantities fo change and bills needed for various traffic periods. (Math: LAP 14)

394 Attitude that careful use of the cash register will reduce inventory and money shortages. (Math: L 15)

851 Knowledge of how to redeem merchandise coupons and reimburse customers for the correct amounts according to the store policy and procedures. (Selling: LP 65)

888 Ability to efficiently handle a cash register.

896 Ability to determine the correct change and count it back to a customer during a cash sale. (Selling: LAP 10)

907 Ability to quickly and accurately distinguish the department from which merchandise comes and ring the item on the correct cash register key. (Selling: LAP 64)

X. The cashier and human relations

615 Knowledge of proper care of store equipment and proper stock arrangements can help prevent accidents. (Oper: LAP 2)

651 Knowledge of how to contend with cases of shoplifting according to the store's policies and procedures. (Oper: LAP 22)

660 Knowledge of how to take care of employees and customers' accidents in the store. (Oper: LAP 2)

699 Skill in recognizing and handling shoplifting. (Oper: LAP 22)

732 Skill in remembering safety precautions that can eliminate accidents while handling equipment. (Oper: LAP 2)

750 Attitude that a well-kept store is a primary means of attracting and holding business (Oper: LAP 1)

640

NUMERICAL LISTING OF COMPETENCIES FOR CASHIER-CHECKER UNIT

125
126
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371
374
382
384
386
387
388
389
390
394
615
621
632
636
651
660
699
732
750
775
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814
815
816
817
818
819
829
831
832
834
851
879
888
889
890
896
898
907

EQUIPMENT/SUPPLIES FOR CASHIER-CHECKER UNIT

Equipment:

- Mechanical register
- Electronic register
- Overhead projector
- Filmstrip projector
- Cassette player
- Thermo-Fax copier
- Duplicating machine

Supplies:

- Register manual (operating)
- Register tape
- Sales records (duplicate unit masters)
- Duplicating paper
- Transparency marking pen

Resource

CURRICULUM CONTENT FOR CASHIER-CHECKER

I. Introduction to the cashier-checker - a person employed to collect and record the customer's payment, sometimes referred to as a cashier-checker, hostess-cashier or a counter clerk

HO-Ia
HO-Ib
SA-I
SA-2
SA-3
SA-4
SA-5

   A. Nature of the work
      1. Usually employed by supermarkets, theaters, restaurants, hotels, service stations, department stores, and other retail businesses
      2. Nearly half of all cashiers work part-time
      3. Statistically, about 1 in 4 is a student according to a 1975 government survey (Note: Refer students to current Occupational Outlook Handbook)
      4. Specific duties include:
         a) Operation of several types of machines such as the cash register, (may be manual, electronic, or computerized), adding machines change dispensing machines, produce scales etc.,
         b) Handling a variety of tasks related to money and money substitutes
         c) Accepting telephone orders for merchandise and/or services
         d) Selling items at a candy or cigarette counter
         e) Wrapping or bagging the customer's purchases
         f) Stocking shelves
         g) Marking prices
         h) Arranging displays (Point of Purchase)
         i) Taking inventory
         j) Requisitioning supplies needed to maintain the checkout station
         k) Answering customer questions and complaints
         l) Weighing produce or other merchandise
         m) Preparing sales records
         n) Assisting in the maintenance of store safety and security

   B. Job requirements -varies widely from job to job, however employers usually seek persons who have experience or training in selling or business. Some personal, physical, and educational requirements are common to the job.

TM-I

      1. Personal requirements
         a) Honesty
         b) Good grooming
         c) Aptitude for accuracy in working with figures
         d) Enjoy "people" work
         e) Enjoy repetitive duties
         f) Tact in public relations

Resource

2. Physical requirements
    a) Sound general health
    b) Hand-eye coordination
    c) Finger dexterity (generally improves with training)
    d) Endure long periods of standing
3. Educational requirements
    a) Usually a high school diploma
    b) Related vocational training or courses in business math, bookkeeping, Distributive Education, etc.

C. Earnings, working conditions and benefits
1. Earnings - usually minimum wage governed by federal and state laws for beginning employees. Wages are usually higher in metropolitan areas

    Note: Refer to Employment and Earnings United States, 1909 - 1975; Bulletin 1312-10, U.S. Bureau of Labor Statistics

2. Working conditions
    a) Indoors - small booths or behind counters
    b) Usually employed during rush periods (Holidays, weekends, late afternoons and evenings)
    c) Shifts - usually part-time or split
3. Benefits - usually include
    a) Health insurance
    b) Sick leave
    c) Vacation pay
    d) Pension

D. Employment prospects affected by three factors:
1. Technical developments - widespread use of computerized systems replacing many cashiers
2. Economic growth - increased construction and trade may increase job opportunities
3. High turnover - workers needed to replace cashiers who are promoted, relocated, or change job titles T-1
K-1

II. Preparing sales records

A. Mathematics of sales records SA-6
1. Tax computation
    a) Computing sales tax - % of sales tax amount; add answer to amount SA-6
HO-2
    b) Calculating sales tax from tax chart
2. Split-group and multiple pricing
    a) Read price marked on merchandise
    b) Divide grouped price by number of marked units resulting in cost of single unit

Resource

- c) Multiply single unit price times number being purchased
  Example: 3 for 25¢
  25 (group price) for 3 (number of marked units)= 8 1/3¢ (exact price of one unit)

```
        8.33
   3 | 25.00
       24
        10
         9
         10
```

  8 1/3¢ (single unit) times 2 (number being purchased)= 16 2/3¢ or 17¢ SA-7a SA-7b
- 3. Discounts
  - a) Employee
    - (1) Discount card
    - (2) Signature of employee
  - b) Promotional discounts
  - c) Procedure - % of discount times amount: subtract answer from original price SA-8
- 4. Postal mail charges/delivery
  - a) Charges added after sale amount and tax are totaled if in state
  - b) No state tax on merchandise shipped out of state
  - c) Cost determined by weight of package and distance being sent HO-3
- 5. Computing additional charges - alteration, layaway
  - a) Policy of store to be followed
    - (1) fixed charge
    - (2) percent of amount purchased
  - b) Charges added before sales tax is calculated

B. Sales checks

- 1. Purpose
  - a) Receipt for customer in case of return
  - b) Information for retailer that is vital to operation of store
- 2. Importance of accuracy and legibility
  - a) Prevent inventory shortage
  - b) Replenishing stock with new merchandise
  - c) Correct delivery
  - d) To bill charge accounts
  - e) To determine sales volume of store
- 3. Three parts of sales check
  - a) address label
  - b) body
  - c) voucher

Resource

4. Information Provided
    a) Date of purchase — TM-2
    b) Department
    c) Salesperson's number
    d) Name and address of purchaser
    e) Kind of sale
    f) Description and price of merchandise sold
    g) Sales tax
    h) Additional charges
    i) Total amount owed by customer
    j) Purchaser's signature
    k) Delivery instruction
5. Types
    a) Cash - buy now - pay now
        (1) Cash send
        (2) Cash take — SA-9
    b) Charge - buy now - pay later
        (1) Charge send
        (2) Charge take
    c) COD - collect on delivery — SA-10
        (1) Merchandise sent and paid for upon delivery — HO-2
        (2) Color-coded, specially imprinted or labeled for COD sales check — HO-3
    d) Layaway (will-call)
        (1) Partial payment
        (2) Merchandise withdrawn from stock but retained by store until completely paid for by customer
        (3) Cash collected for deposit
        (4) Tag attached to merchandise, placed in lay-a-way department
        (5) Time limit set for final payments
    e) Installment credit — TM-3
        (1) High unit value merchandise
        (2) Down payment with interest carrying notes
        (3) Sales check on a conditional sales contract
            (Note: LAP 17: Selling)
6. Procedures for writing sales check
    a) Identify type of sale
    b) Prepare sales check neatly and accurately
    c) Inform customer of amount due
    d) Ring up purchase on cash register
    e) Receive money or charge card
        (Note: Follow procedures listed in section V)
    f) Package merchandise
    g) Thank customer

Resource

C. Merchandise refunds
1. Excharge
a) Merchandise problems in size style or color
b) Save sale and customer
(Selling: LAP 19)
2. Credit charge - sale taken off customer's account
3. Cash refund
a) Have cash refund approved by proper store authority
b) Record date paid
c) Initial form
d) Check correct department
e) Record price, tax and total amount to be refunded
f) Record customer's address
g) Have customer sign form
h) Make cash refund to customer
i) Return form to cash drawer

III. The cash register - a recording and adding device that prints records of each sale transaction.

TM-4
T-2
K-2
SA-11

A. Early development
1. Invented by James Ritty, an American restaurant owner of Dayton, Ohio in 1879. The machine was based on a device used to count the revolutions of a ship's propellers. It resembled a huge clock. One hand indicated dollars, the other cents.
2. Modern registers are basically classified as:
a) Manual
b) Electronic
c) Computerized

B. Manufacturers
1. NCR (National Cash Register)
2. VICTOR
3. SWEDA
4. FRIEDEN (Singer)

C. Register parts

TM-5

(Note: The following parts are common to all cash registers; however the exact location of each part may differ according to register size, model and manufacturer

1. Indication - shows the amount recorded on both sides of the register. This allows the customer to supervise the cashier and it allows the cashier to verify accuracy
2. Keyboard - basically divided into three groups of keys:
a) Amount keys - record the price of purchases The capacity of the amount figure varies from register to register; however the maximum figure is usually $999,999.99

Resource

        b) Department keys - record the type of merchandise sold, such as meat, grocery, produce, housewares, shoes, etc. Department keys may also be represented by numbers such as Dept. I, II, III, etc.
        c) Transaction keys - classify sales transactions such as charge sale, tax, amount tendered, etc.
    3. Sales journal window (detail tape) - provides a means of checking information entered in the register, such as price, department, tax, etc. Window opens to allow cashier to make notes and corrections
    4. Receipt tape - provides the customer with a permanent record of purchases
    5. Cash drawer - usually contains "paperwork" such as sales slips, refund slips, checks, large currency denominations, etc.
    6. Till - provides a systematic arrangement for coins and currency
    7. Dating mechanism - prints date on detail tape and receipt tape
    8. Change plate - money placed here while making change
    9. Activity counters - provides a quick summary of sales information, such as total sales by clerk
    10. Printing table -(optional) allows cashier to validate customer's sales check and prepare balance slip — SA-12 SA-13

Note: Specific keys and functions are discussed in Sections VI and VII. Teacher should demonstrate the procedure for changing register tapes.

IV. Handling cash — FS-2

A. Arranging cash drawer
    1. Remove cash drawer
    2. Place change fund on stiff piece of cardboard covering bill compartment. (front of cash drawer left uncovered)
    3. Count coins, one demonination at a time
    4. Slide into appropriate compartments
    5. Count currency and place in appropriate compartment — TM-6

B. Learning to make change
    1. Change-calculating cash register
        a) State amount tendered by customer
        b) Place money on cash register change plate
        c) Ring up amount tendered using cash-tendered key
        d) State amount of change due

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Resource

e) Count back to customer amount of change due, beginning with largest denominations (bills) and close with coins (pennies)
f) Place money in drawer after customer acknowledges receiving correct change
g) Give customer receipt tape or attach to bag
h) Thank customer

2. Non-change-calculating cash register
a) State total cost of order
b) State amount tendered by customer
c) Place money on cash register change plate
d) Silently count to yourself; begin at total cost to customer and add up to amount tendered
e) Use largest amount of coins and bills available for change
f) Count aloud, starting at total cost and going up to total amount tendered by customer
g) Place money in drawer after customer acknowledges receiving correct change
h) Give customer receipt tape or attach to bag
i) Thank customer SA-14

C. Proving cash
1. Count cash by denominations
2. Write and add up each denomination (include check as cash)
3. Add paid outs to total amount
4. Subtract amount of change fund from total amount
5. Compare amount shown on detailed audit strip with cash received HO-4

D. Preparing the balance slip
1. Count number of each type of coin and bill. (Also include number of checks)
2. Multiply each item by value of coin or bill
3. Enter total number of checks
4. Enter total amount of checks
5. Total amount column
6. Add cash paid out
7. Subtract change fund
8. Record total cash received from detail audit strip
9. Check appropriate box for proved, over, or short SA-15

V. Handling money substitutes - negotiable items that are accepted as payment for goods and services such as checks, credit cards, food stamps, gift certificates, etc. FS-3

A. Checks and their uses TM-7
1. Parts of a check
a) Drawer or payer - the person who removes the money from the bank via signature. The cashier should make certain that the check is properly signed and that pre-printed infor-

mation is correct, such as the drawer's name, address, telephone number, etc.

   b) Payee - the person or company to whom the check is written. Always be sure that the payee's name is spelled correctly
   c) Drawee - the bank on which the check is drawn Always look for imprinted bank name and routing number which usually appear in the lower left hand corner of the check and are printed in magnetic ink (MICR). These figures represent the bank's identification number and the customer's account number. A check that has been processed by the bank will also indicate the check amount in the lower right hand corner.
   d) Amount - the dollar and cents value of the check. The amount should appear twice --- figure amount and the written amount should agree
   e) Date - should include month and year that the check was written. Post-dated checks are those dated for some time in the future and will not be cashed by the bank until the day specified. Checks are usually good for 30 days after the date unless elsewhere specified on the check.
   f) Check number (Optional) - may be preprinted or written - The check number usually enables the customer to keep accurate records (Note: checks with premature numbers usually indicate new accounts, whereas checks with higher preprinted numbers indicate a well-established account

Resource

T-3
K-3
TM-8

2. Types of checks
   a) One-party check or personal - a check made payable to the individual or business to whom it is being presented
   b) Two-party personal check - a personal check which is presented to an individual or business other than the payee and which must be signed on the back by the payee named -- for example --a check written to you in the amount of $5.00, which you might use to pay for merchandise or services, becomes a two-party check.
   c) Business check - a check authorizing a bank to withdraw funds from an account which belongs to a business. These checks usually require more than one signature.
   d) Payroll check - a check written by a company in payment of salary to an employee usually - drawn on a payroll acccount. The cashier should always verify employment of person

Resource

presenting this type of check. Most large companies issue I.D. cards which usually include a picture of the employee.

  e) Treasury check - a government check. The cashier can minimize the risk of loss by comparing the purpose of the check with the identification and appearance of the person presenting the check.
  f) Money order - a form of payment purchased through banks, post offices or other agencies Money orders usually have dollar limits printed on them and may be endorsed only once.
  g) Traveler's check - special kind of check used as a convenience by travelers. This kind of check requires two signatures. The first signature of the person is signed when the check is purchased and a countersignature is needed in the presence of the cashier.
  h) Gift certificate - a special kind of check usually issued by department stores and restaurants. These certificates are usually issued in even amounts and are valid at designated locations.

3. Types of endorsements - transferring the right of ownership to a check from the payee to someone else by signature. The payee entry determines the check's endorsement. Endorsements may be joint (Ex.: Ben and Joy Dow) or alternate (Ex.: Ben or Joy Dow). Joint payees require both signatures, while alternate payees require either signature. Checks should always be endorsed in the presence of the cashier. TM-9
  a) Blank endorsement - the payee's signature on the back of the check
  b) Restrictive endorsement - consists of the payee's signature and a brief statement which prevents further endorsement of the check
  c) Special endorsement - consists of the payee's signature and a statement which indicates the next individual or firm allowed to cash the check
  d) Conditional endorsement - consists of the payee's signature and a statement which specifies a condition to be met before the check will be paid

B. Credit cards FS-4

Note: The finance and credit unit may be used to supplement this topic

1. Types of credit cards
  a) All-purpose cards - generally a yearly fee allows the card holder to charge goods and services in retail establishments (Ex.: American Express, Diner's International)

Resource

Bank credit cards - issued by full-service
banking :stablishments (Ex.: VISA,
MASTERCARD)
Industry-sponsored cards - issued by oil com-
)anies, airlines and car rental agencies.
'hese carcs are accepted for special services
›nly. (Ex.: Shell, American Airlines, Hertz,
tc.)
etail charge card - issued by retail stores.
hese cards are generally accepted by the
:suing store as well as stores which are a
ut of the same chain. (Ex.: Sears, J.C.
iney, etc.)
2 of the credit card
dholder's name
ount number usually embossed
iration date
nature usually on back of card
3. card pocedures
ck cid for customer's name, account
ber, signature and expiration date
ck crent Credit Card Warning Bulletin
accot number. (Do not prepare a sales
ck ' numbers in the bulletin until
horiion is received)

TM-10

areales check. Make sure all of the
fcman on the card appears on the sales
ec. lways ask the customer to sign the
les ck. Compare the sales check signature
therd signature.
cureauthorization of the sale if the
counnumber appears in the warning bulle-
1, c if the sale amount exceeds the floor
nit the amount specified by the store or
editcard company that may be charged with-
t reeiving special authorization)

SA-16
FS-5

C. Cuidentification
1. le ocuments - the following are fairly
ult to obtain or falsify
ssport - always includes a picture, a de-
riptich, an address and a signature
iver's license - includes a description, an
dress, birthdate, and a signature. Some
ates include a photo.
lective service - includes a description,
identification number, a signature and a
ate of birth
nployment I.D. - issued by many large com-
anies; generally includes the employee's
hoto, social security number and work loca-
ion
heck guarantee - issued by banks; ensures
he business that cashes the check against
loss

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Resource

f) Major credit - usually shows valid signatures and expiration dates

2. Unreliable documents
   - a) Social security cards - show no address or description
   - b) Business cards - easily printed or forged - does not show a description
   - c) Membership cards and letters of recommendation have no descriptive value
3. Identification procedure
   - a) Ask for at least two reliable documents
   - b) Compare description on the document with the customer's appearance. (Be sure that the information on both documents agrees.) Form a habit of quickly checking details (physical) such as height, age, and eye color. (Note: Weight and hair color are easily changed. Eye color may be changed with contact lenses.)
   - c) Keep a record of information used for identification according to store policy, either on the back of the check or on store identification cards
   - d) Compare customer's signature on sales check to document signatures
   - e) Secure the authorization of your department manager on checks as well as charge sales — T-4 K-4

VI. The face of the mechanical cash register - the face of the mechanical register contains the sales journal window, the receipt slot, indication, amount keys, department keys, transaction keys, correction key or lever, the total or change/balance-due key and on some registers, motor bar. The face of the mechanical register is usually referred to as a "full bank" keyboard.

A. Operation
1. Insert register cord into the electrical outlet.
2. Insert register control key into register lock and turn to register position. Control keys are usually designated as clerk control keys, (A, B, C, etc.) and management control keys, (M, X, Z). Clerk keys will not turn to the "X" (reading or resetting) position.

B. Features
1. Amount keys - located in the center or to the left of the keyboard. These keys are arranged in ascending order. (1¢ at the base to 9¢ at the top, etc. Always depress as many keys as there are digits in the amount of purchase.
2. Clerk identification - located on the left or right of the amount keys and are used to identify the salesclerk who rings the sale.
3. Department keys - records the type of merchandise purchased. Each department is labeled or designated numerically.

Resource

4. Motor-Bar (Optional) - usually located to the right of the department keys and is used to enter the sale amount in the register, if the department keys are non-motorized. It is also used to finalize the sale in conjunction with the total key on some mechanical registers.
5. Transaction keys - usually located to the left of the department keys. These keys classify transactions such as charge sale, amount tendered, tax, etc.
6. Correction-key or key release lever - clears the register of keys that are depressed incorrectly. This key must be depressed before the error enters the register.
7. Read key or "X" - the key lock at this position allows management to monitor sales during the day by department.
8. Rest key or "Z" - the key lock at this position allows management to clear register of daily totals.

C. Procedure for ringing a sale:
   1. Depress clerk key
   2. Enter amount of item/s
   3. Depress department key/s
   4. Depress motor bar if non-motorized department keys
   5. Enter tax amount on tax key
   6. Depress total or change/balance-due key

SA-17

Note: Other types of sales such as charge sales, layaway sales, refunds, etc. should be processed acording to store policy. Teacher may elect to give general examples of various types of sales at this point. See Section IX for activities relative to voiding, merchandise refunds, coupons, etc.

D. Closing the register
   1. Refer to register manual for reading and resetting procedure.
   2. After the register is totaled out to obtain information about the day's transactions, the audit tape, charge slips, and money are removed from the cash drawer.
      a) Charge slips are tabulated to see that they equal the amount of charge sales on the audit tape. The charge sales slip is actually compared to the tape to correct any errors.
      b) The audit tape shows the total cash received as well as the total cash paid out. Subtract the total cash paid out from the total cash received to obtain the cash balance. Add to the cash balance the amount of the beginning change fund. The resulting figure is the amount that should be on hand.

Resource

c) The actual count of cash should be equal to the above "resulting figure;" if so, cash is said to be "proved;" otherwise, the cashier must determine whether cash is short or over.

VII. The face of the electronic register - the face of the electronic register contains the keylock, LED indication, and four major groups of keys which are programmed to permit rapid operation of the register. These keys are commonly called: numeric keys, function keys, department keys, and media keys.

Note: Instructor should always refer to the manufacturer's guide for programming and operation of any selected electronic register before attempting this unit. The following information is general in nature and may be adapted to the selected register model.

A. Operation:
   1. Insert register cord into the electrical outlet.
   2. Insert control key into keylock and turn to designated date-setting position (usually X or Z position)
   3. Return control key to register position.
      Note: Some registers contain an optional keylock that provides management with access to the void and refund modes of the register. The keylock is called a V/R keylock, therefore, all void and refund operations are subsequently under V lock control.)

B. Features:
   1. Numeric keys - the numeric 10-key pad is placed in a calculator design on the keyboard. As each digit is entered, it is displayed in the right position of indication. As each successive digit is entered, the digit previously displayed automatically shifts one position to the left.
   2. Function keys - used to perform specific transactions associated with varis entries. The following function keys are usually found on all electronic registers, however, their respective positions on the keyboard may vary.
      a) Clear key - used for the following:
         (1) To free a locked keyboard from most ERROR conditions
         (2) To correct an erroneous entry before printing takes place or before it is entered on the department key
         (3) To clear information from the display
      b) Double Zero - used as a convenience to enter two zeros with one stroke such as $1.00 or $25.00

Resource

c) QTY - used to multiply a quantity by an amount such as 5 cans, .39 ea. would be entered as 5 QTY, .39 Dept.

d) X/Z - used for the following:

(1) To date the register

(2) To request a reading in conjunction with the keylock position

(3) To request resetting in conjunction with the keylock position

e) RECPT FEED used to advance the customer's receipt tape

f) JRNL FEED - used to advance the journal tape

g) EF - used to refund an amount:

(1) To delete a department entry immediately after that entry

(2) To delete from a sale an incorrect entry prior to finalizing the sale

i) SHFT - used to change the programmed tax to a manual mode

j) P/O - used to show a paid out transaction

k) R/A - used to show a received on account transaction such as layaways or charge payments

l) @/FOR - used to calculate sales involving split pricing, such as 2 shirts purchased that sell 3 for $10.00. This key may be used in conjunction with the QTY key.

m) TAX - used to add tax to final sale

3. Department keys- used to record the sale of items into specific departments. Each department may be programmed taxable or nontaxable. Department keys are usually repeating keys, i.e., after an item has been entered into a department, that entry may be repeated by depressing the department key again. Some subtracting departments are usually available on the register such as COUP (coupons), BTL REF (bottle refunds), DISC (Discounts, etc.). Some preset registers utilize department keys instead of numeric keys, thereby enabling the cashier to register the amount of the item and the department simultaneously. Ex.: Fast-food restaurants utilize Hamburgers, Soft Drinks, Fries, Coffee, etc.

4. Media keys - used to enter the amount of tender used as payment for a sale. There are four methods of payment when tendering a sale. They include:

a) Exact tender - payment which equals the sale total.

b) Over tender - payment which exceeds the sale total. Charge sales are never over tender.

Resource

c) Under tender - payment which is less than the sale total. When a sale is under-tendered, the register will indicate that additional payment is due.

d) Split tender - payment for a sale with more than one media. Ex.: Check with Cash, Cash with Charge, Check with Charge.

e) Media keys are usually designated in the following manner:
  (1) TOTAL CHANGE DUE - indicates cash tendered and/or change due
  (2) CHG - indicates charged sale
  (3) CHK TEND - indicates check tendered
  (4) FD STMP TEND - indicates food stamps tendered

C. Reports generated by electronic registers - Two types of reports are usually generated by the electronic register. They are: an "X" Report and a "Z" Report. An X Report allows the manager to READ the status of register activity without affecting the register's activity counters or totals. A Z Report allows the manager to READ the status of sales activity, as well as RESET all resettable totals. With the exception of the GRAND TOTAL, all other totals on the register are usually resettable. Before requesting an X Report or a Z Report, the cashier should follow this procedure:

1. Obtain permission from the manager to request the report
2. Be sure that the last sale is complete
3. Be sure that there is enough journal and receipt tape in the register for report taking
4. Be sure that the keylock is in the correct position for the type of report requested — TM-11

VIII. The touch system of operation — SA-18

A. Full-bank keyboard mechanical cash register — SA-19
  1. Importance — R-3
  2. Home keys — HO-5
  3. Thumb-group area — HO-6
  4. Middle-finger area — HO-7
  5. Index-finger area — HO-8
  Note: Register the drills as rapidly as possible

B. Ten-keyboard (electronic cash register)
  1. Importance — HO-9
  2. Home keys — HO-10
  3. Thumb-group area — HO-11
  4. Index-finger area — HO-12
  5. Middle-finger area — HO-13
  6. Ring-finger area

Resource

IX. Operating the check-out station

- A. Opening the register T-6
  - 1. Obtain change fund K-6
  - 2. Count and arrange each denomination into compartments
  - 3. List amount of each denomination received on change-fund receipt form
  - 4. Sign form and report discrepancies SA-20
- B. Handling voids
  - 1. Types
    - a) Over-ring - error $.69
correct amount $.49
    - b) Underring - error $.69
correct amount $.96
    - c) Departmental - error $4.98 produce
correction $4.98 meat SA-21
  - 2. Procedure TM-12
    - a) Call error to customer's attention
    - b) Void error on register
    - c) Enter correct amount
    - d) Enter remaining order
    - e) Tear off customer's receipt and bracket the incorrect entry
    - f) Fill out appropriate form for recording error and place in cash drawer
- C. Making change

  Note: Have students go to cash register with their problems and answers from SA-14 and demonstrate how to make change.

- D. Optional transactions
  - 1. Trading stamps
    - a) Separate ineligible items from items which are eligible for trading stamps
      - (1) Ineligible - liquors, beer, wine, cigarettes, milk, cream
      - (2) Eligible - all others
    - b) Ring up all eligible items
    - c) Subtotal cash register
    - d) Calculate number of trading stamps
      - (1) Read subtotal and give customer one single stamp for each 10¢ of eligible merchandise purchased
      - (2) Stamps printed in three denominations: 1 = 10¢, 10 = $1.00, 50 = $5.00 (Give customer stamps in largest denominations available.)

Resource

e) Drop far right figure from subtotal of eligible merchandise and remaining figure gives correct number of stamps to give
Example:

Subtotal	Stamps to give
$ .74	.74 = 7(1's)
3.81	3.81 = 3(10's) & 8(1's)
5.16	5.16 = 1(50's) & 1(1's)

f) Give customer stamps and state total of eligible merchandise — SA-22
g) Ring up remaining order

2. Bottle refunds
   a) Count number of bottles returned
   b) Calculate amount to be refunded by multiplying number of bottles by refund per bottle
   c) Record amount refunded on form
   d) Write date and sign refund form
   e) Count refund to customer — SA-23
   f) Retain bottle refund form in cash drawer
3. Merchandise Coupons
   a) Follow store's policy and procedure in accepting coupons
   b) Types
      (1) Vendor - given to customers by manufacturers to increase sale of specific or new products: redeemable at most stores
      (2) Store - given to consumers by particular store to stimulate sales: redeemable at stated stores in coupon — TM-13
   c) Procedure
      (1) Examine coupons for valid dates and limitations
      (2) Inspect order to determine that correct item of merchandise has been purchased
      (3) Check to see if customer purchased required amount of merchandise
      Example: Limit of 3 with $15.00 order — SA-24a
      (4) Place coupon in drawer — SA-24b
4. Raincheck — SA-24c
   a) Items on sale but out of stock
   b) Raincheck form
      (1) Date
      (2) Sale item
      (3) Sale price
      (4) Authorized signature
   c) Ring up price on raincheck and place in cash drawer when redeemed

E. Packing or wrapping customer's order
   1. Customer satisfied when order arrives home in good condition
   2. Determine proper bag size
   3. Double bagging wasteful

Resource

4. Separate bags for
    a) Wet or frozen goods
    b) Soaps & chemicals
5. Open top of sack and run hand down to bottom: never snap a bag
6. Form solid base at bottom with heavy items
7. Fill middle with medium weight items and bottles
8. Put lightweight and fragile goods on top
9. Smile and thank customer — SA-25

F. Recording sales transactions
1. Remove merchandise
2. Ask customer for coupons
3. Start conveyor, if applicable
4. Register each item on correct amount and department keys
5. Register multiple-priced items as a group
6. Calculate and register price of single units of multiple-priced items
7. Verify prices of unmarked or illegibly marked items
8. Account for errors using error-correcting forms and/or void keys and forms on cash register
9. Determine that all items have been registered
10. Register coupon and/or register tax
11. Subtotal
12. Calculate and/or register tax
13. Total
14. Tell customer cost of order
15. Accept amount tendered and place on change plate
16. Enter amount tendered
17. Depress change/balance-due key
18. Count aloud change due
19. Hand customer receipt tape or attach to bag
20. Thank customer — T-7, K-7

Note: T-7 is left to the teacher's discretion.

The key provided includes:
(1) Tapes
(2) Dept. # and amount
(3) Subtotal
(4) Tax (6%)
(5) Total
(6) Cash
(7) Change

One might use voids, bottle refunds, trading stamps, sales check, change making speed/ accuracy test, etc.

G. Reading the register
1. Insert the read key into proper lock (usually designated as "X")
2. Move key to proper position
3. Depress each salesperson's key
4. Depress each department key

	Resource
5. Depress each transaction key	
6. Depress balance-due key last	
7. Return key to original position	
8. Remove key from register	
9. Read machine as often as necessary for store	SA-26
H. Resetting the register	
1. Insert reset key into reset lock (usually designated as "Z")	
2. Follow same procedure as with the read key	
3. Register same procedure as with the read key	SA-27
X. The cashier and human relations	SA-28
Note: The Human Relations Unit may be used to supplement this topic	
A. Personal appearance	
1. Remain well-groomed at all times	
2. Wear clothes and shoes appropriate for the job	
B. Customer courtesy	
1. Greet customer with a smile	
2. Call customer by name if possible	
3. Answer questions politely and briefly	
4. Always greet children	
C. Handling customer questions and complaints	
1. Listen courteously to the customer's inquiry	
2. Never ignore questions, complaints or become offensive	
3. Answer the question or refer the customer to an employee who will offer assistance	
4. Admit register errors and make the necessary correction. Thank the customer for calling the mistake to your attention	
5. Make adjustments on returned merchandise according to store policy	
D. Register and store security	
1. Securing the check-out area	
a) Greet customers as soon as they enter your shopping area	
b) Keep check out area organized	
c) Close register drawer after each transaction	
d) Lock register when you leave it	
e) Avoid turning away from the register when the drawer is open	
f) Remain alert during sales transaction	
g) Always register, then wrap	
h) Always give register receipts to customer	FS-1
2. Handling money manipulators	
a) Cash-drawer dipper - always stand at an angle that protects cash drawer	
b) Short-change artist - follow correct change-making procedure; never hurry	
c) Marked-bill passer - examine currency	

Resource

- d) Split-bill passer - become familiar with the feel of currency
- e) Counterfeit-money passer - examine portrait and ink on currency

3. Preventing and detecting shoplifting
   - a) Closely observe the following types of customers:
     - (1) Loiterers
     - (2) Persons who try on many garments
     - (3) Persons who wear hats, sunglasses, or gloves out of season
     - (4) Persons who carry large bags, umbrellas or coats over their arms
     - (5) Persons who wear large loose-fitting clothing
     - (6) Groups of juveniles
     - (7) Young children who are unsupervised
     - (8) Customers who continually drop merchandise on the floor and bend below the counter top to pick it up
     - (9) Customers who fold merchandise into small, compact units which can be easily hidden
     - 10) Customers who turn their back to you so that you can't see their hands or the merchandise
     - 11) Unauthorized persons in the stockroom
     - 12) Customers who carry unwrapped merchandise in unrelated departments
   - b) Shoplifting may be prevented if:
     - (1) Cashiers are alert and courteous in promptly approaching all customers in the shopping area
     - (2) Display cases are kept locked
     - (3) Dressing rooms are kept organized
     - (4) Aisles and merchandise are not cluttered, blocking vision
   - c) If shoplifting is suspected:
     - (1) Watch the suspect carefully
     - (2) Assign your duties momentarily to another employee
     - (3) Notify the store manager or security immediately
4. Handling robbery
   - a) Remain as calm as possible. Do not excite the suspect and increase danger to yourself. Compliance with demands is expected
   - b) Take a good look at the suspect to determine age, height, weight, general appearance, clothes description, voice quality, and mannerisms. Comparisons between yourself and the suspect usually provide a more accurate description
   - c) Be able to describe the weapon used

Resource

d) Observe the suspect's movements. Notice objects that are touched to provide fingerprints of evidence

e) Write down all observed facts as soon as possible

f) Follow store policy in regard to media information

5. Store safety

a) Check out the work area several times a day Look for the following hazardous conditions:
   (1) Wet or slippery floors
   (2) Leaning displays
   (3) Objects in the aisles
   (4) Broken glass or merchandise

b) Proceed carefully when reporting or correcting hazardous conditions

c) In case of an accident, follow store policy
   (1) Always notify your immediate supervisor
   (2) Secure medical attention in extreme emergencies
   (3) Assist customers in your shopping area to the nearest exit in case of fire — T-8 K-8

STUDENT ACTIVITIES
FOR
CASHIER-CHECKER UNIT

SA-1 Interview a cashier and submit a report on your findings. Include the cashier's name, place of employment, duties performed, working conditions, prior training, and a short paragraph on how and why the person became the cashier.

SA-2 Select five kinds of businesses in your area that employ cashiers. For example, a service station, a restaurant, a theater, a specialty shop, and a grocery store. Compare the duties performed by each cashier and note the similarities and differences.

SA-3 Interview a store personnel manager. Ask him the requirements that are needed by cashiers that are hired at his store.

Using your local newspaper for one week, make a composite of SA-4
positions offered in your area for cashiers. Make a note of
personal, physical, and educational requirements listed in the SA-5
ads. Contact the businesses and compare the starting salary for
each position.

Visit five businesses in your area. List the type of register that is used by cashiers in each business. Determine whether finger dexterity and figure accuracy are important.

Give the correct amount of sales tax for each of the following:
Use 6% sales tax

Example: $4.12
X.06
.2472 = $.25

$7.89 ______	$24.88 ______	$13.85 ______	$16.71 ______
$3.43 ______	$36.92 ______	$32.17 ______	$ 8.56 ______
$8.56 ______	$12.40 ______	$ 4.98 ______	$ 6.78 ______
$5.50 ______	$18.99 ______	$ 7.40 ______	$ 3.48 ______
$4.70 ______	$23.11 ______	$14.69 ______	$21.56 ______
$3.98 ______	$32.75 ______	$31.67 ______	$ 8.88 ______
$8.75 ______	$11.12 ______	$13.57 ______	$ 3.09 ______
$4.59 ______	$13.79 ______	$ 6.93 ______	$ 3.59 ______
$7.92 ______	$27.49 ______	$12.97 ______	$32.66 ______
$3.91 ______	$37.44 ______	$ 5.97 ______	$18.63 ______

Upon completion of this activity, ask your teacher for a sales tax chart to verify your answers. Read from left to right to locate the correct amount of tax.

Example:	From	To	Tax
	$4.09	4.24	$.25

SA - 6
K

Give the correct amount of sales tax for each of the following:
Use 6% sales tax

Example: $4.12
X.06
.2472 = $.25

$7.89	.47	$24.88	1.49	$13.85	.83	$16.71	1.00
$3.43	.21	$36.92	2.22	$32.17	1.93	$ 8.56	.51
$8.56	.51	$12.40	.74	$ 4.98	.30	$ 6.78	.41
$5.50	.33	$18.99	1.14	$ 7.40	.44	$ 3.48	.21
$4.70	.28	$23.11	1.39	$14.69	.88	$21.56	1.29
$3.98	.24	$32.75	1.97	$31.67	1.90	$ 8.88	.53
$8.75	.53	$11.12	.67	$13.57	.81	$ 3.09	.19
$4.59	.28	$13.79	.83	$ 6.93	.42	$ 3.59	.22
$7.92	.48	$27.49	1.65	$12.97	.78	$32.66	1.96
$3.91	.23	$37.44	2.07	$ 5.97	.36	$18.63	1.12

Upon completion of this activity, ask your teacher for a sales tax chart to verify your answers. Read from left to right to locate the correct amount of tax.

Example:	From	To	Tax
	$4.09	4.24	$.25

Calculate the amounts charged for each problem if the customer buys one unit.

1. 2 for .41 ________
2. 2 for .13 ________
3. 2 for .23 ________
4. 2 for .35 ________
5. 2 for .47 ________
6. 2 for .29 ________
7. 2 for .49 ________
8. 2 for .37 ________
9. 2 for .42 ________
10. 2 for .69 ________
11. 2 for .15 ________
12. 2 for .39 ________
13. 2 for .59 ________
14. 2 for .45 ________
15. 2 for .25 ________
16. 2 for .11 ________
17. 2 for .27 ________
18. 2 for .19 ________
19. 2 for .31 ________
20. 2 for .17 ________
21. 2 for .21 ________
22. 2 for .35 ________
23. 2 for .51 ________
24. 2 for .07 ________
25. 2 for .35 ________
26. 3 for .46 ________
27. 3 for .28 ________
28. 3 for .17 ________
29. 3 for .25 ________
30. 3 for .44 ________
31. 3 for .47 ________
32. 3 for .35 ________
33. 3 for .45 ________
34. 3 for .14 ________
35. 3 for .40 ________
36. 3 for .50 ________
37. 3 for .64 ________
38. 3 for .10 ________
39. 3 for .41 ________
40. 3 for .16 ________

SA - 7a

K

Calculate the amounts charged for each problem if the customer buys one unit.

1. 2 for .41 .21
2. 2 for .13 .07
3. 2 for .23 .12
4. 2 for .35 .18
5. 2 for .47 .24
6. 2 for .29 .15
7. 2 for .49 .25
8. 2 for .37 .19
9. 2 for .42 .21
10. 2 for .69 .35
11. 2 for .15 .08
12. 2 for .39 .20
13. 2 for .59 .30
14. 2 for .45 .23
15. 2 for .25 .13
16. 2 for .11 .06
17. 2 for .27 .14
18. 2 for .19 .10
19. 2 for .31 .16
20. 2 for .17 .09
21. 2 for .21 .11
22. 2 for .35 .18
23. 2 for .51 .26
24. 2 for .07 .04
25. 2 for .35 .18
26. 3 for .46 .16
27. 3 for .28 .10
28. 3 for .17 .06
29. 3 for .25 .09
30. 3 for .44 .15
31. 3 for .47 .16
32. 3 for .35 .12
33. 3 for .45 .15
34. 3 for .14 .05
35. 3 for .40 .14
36. 3 for .50 .17
37. 3 for .64 .22
38. 3 for .10 .04
39. 3 for .41 .14
40. 3 for .16 .06

Split Pricing

Calculate the amounts charged for each problem if the customer buys 1, 3, or 4.

Example:

Item cost 3 for .11, figure how much:

1 would cost = .04

3 would cost = .11

4 would cost .15

1) 3 for .13

1 = ________

3 = ________

4 = ________

2) 6 for .33

1 = ________

3 = ________

4 = ________

3) 4 for .19

1 = ________

3 = ________

4 = ________

4) 3 for .27

1 = ________

3 = ________

4 = ________

5) 6 for .29

1 = ________

3 = ________

4 = ________

6) 2 for .05

1 = ________

3 = ________

4 = ________

Split Pricing

Calculate the amounts charged for each problem if the customer buys 1, 3, or 4.

Example:

Item cost 3 for .11, figure how much:

1 would cost = .04

3 would cost = .11

4 would cost .15

1) 3 for .13

1 = .04

3 = .13

4 = .17

2) 6 for .33

1 = .06

3 = .17

4 = .22

3) 4 for .19

1 = .05

3 = .14

4 = .19

4) 3 for .27

1 = .09

3 = .27

4 = .36

5) 6 for .29

1 = .05

3 = .15

4 = .19

6) 2 for .05

1 = .03

3 = .08

4 = .10

For the following employee purchases, determine the amount of discount and the cost to employees.

Employee Purchase	% Discount	Amount of Discount	Cost to Employee
65.42	25 %	______	______
8.49	20 %	______	______
107.01	50 %	______	______
31.31	15 %	______	______
14.99	33 1/3 %	______	______

For the following employee purchases, determine the amount of discount and the cost to employees.

Employee Purchase	% Discount	Amount of Discount	Cost to Employee
65.42	25 %	$16.36	$49.06
8.49	20 %	1.70	6.79
107.01	50 %	53.51	53.50
31.31	15 %	4.70	26.61
14.99	33 1/3 %	4.95	10.04

SA - 9

Date______19______

Sold to

Address

City State Zip

Cash	Charge	COD	Sold By

Dep	Qt	Description	Unit Price	$	
		Subtotal			
		Tax			
		TOTAL			

Alicia Emery, an employee of Duffy's Department Store, purchased the following items today: 3 paid of sand/toast panty hose at $1.49 a pair; 1 white mohair sweater at $26.99; and 1 beige petite leotard at $8.50. She receives her employee discount of 20 percent. This is a cash take sale with 5 percent sales tax. The department number is 29 and her account number is 413-36-121.

683

SA - 9
K

Date Today's date 19

Sold to Alicia Emery

Address

City State Zip

Cash	Charge	COD	Sold By
✓			Employee name

Dep	Qt	Description	Unit Price	$	
29	3pr	panty hose	1.49	4	47
29	1	sweater		26	99
29	1	Leotard		8	50
				39	96
		less	20%	7	99
				31	97
			Subtotal	31	97
			Tax	1	60
			TOTAL	33	57

CC
44

Date ____________ 19 ____________

Sold to

Address

City State Zip

Cash	Charge	COD	Sold By

Dep	Qt	Description	Unit Price	$	
		Subtotal			
		Tax			
		TOTAL			

Mrs. Bill Weaver of 2220 Chippingham Place, Memphis, Tenn. 38117 charged today 1 black pantsuit, size 10, at $69.00 and 1 yellow silk blouse at $19.50 for her daughter, Kristin. She decides to ship these to her daughter at U-T Martin, P.O. Box 696, Martin, Tenn. 38099. U-T Martin is 132 miles from Memphis. The package weighed 7 pounds. The department number is 27 and Mrs. Weaver's account number is 219-34-144. Sales tax is 6 percent.

SA - 10
K

Date Today's date 19

Sold to Mrs. Bill Weaver

Address 2220 Chippinham Place

City Memphis State Tenn Zip 38117

Cash	Charge	COD	Sold By
	X		Employee name

Dep	Qt	Description	Unit Price	$	
27	1	pantsuit		69	00
27	1	blouse		19	50
				88	50
		Shipping			90
			Subtotal	89	40
			Tax	5	31
			TOTAL	94	71

Send to: Kristen Weaver
UT- Martin
P.O. Box 696
Martin, Tenn. 38099

CC
46

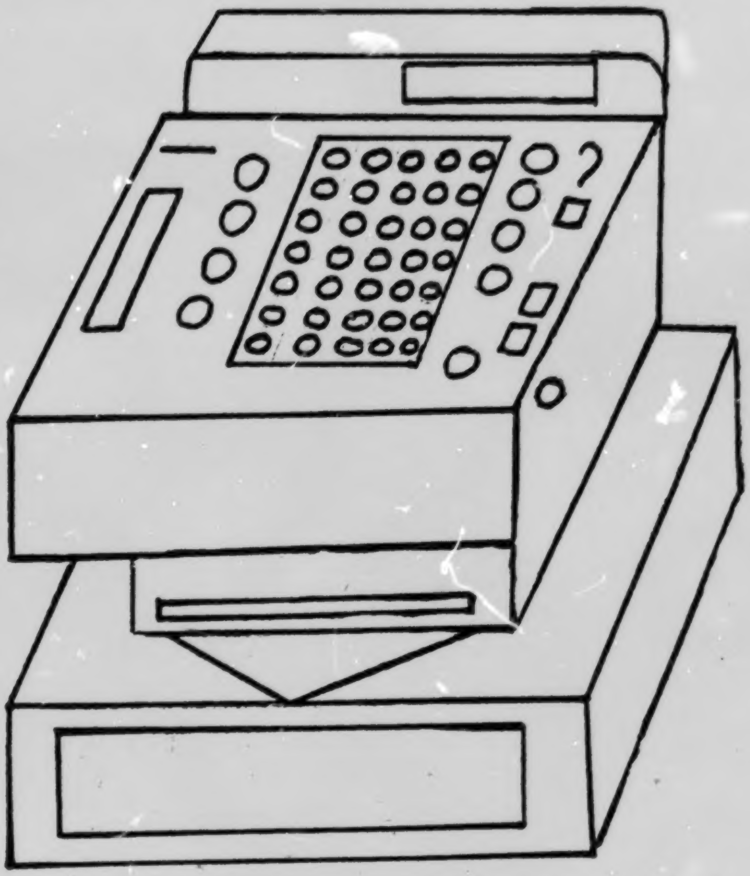
696

Contact three businesses in your area. Ask the manager to allow you to examine the parts of the registers that are used. Submit a comparison report including register name or brand, model number, and special features. SA-11

Write a letter to one of the leading register manufacturers. Request brochures and pamphlets in regard to its history, technical developments, and company sales volume. SA-12

DIRECTIONS: Using the illustration provided by your instructor, label the following parts of the cash register and briefly explain the function of each part.

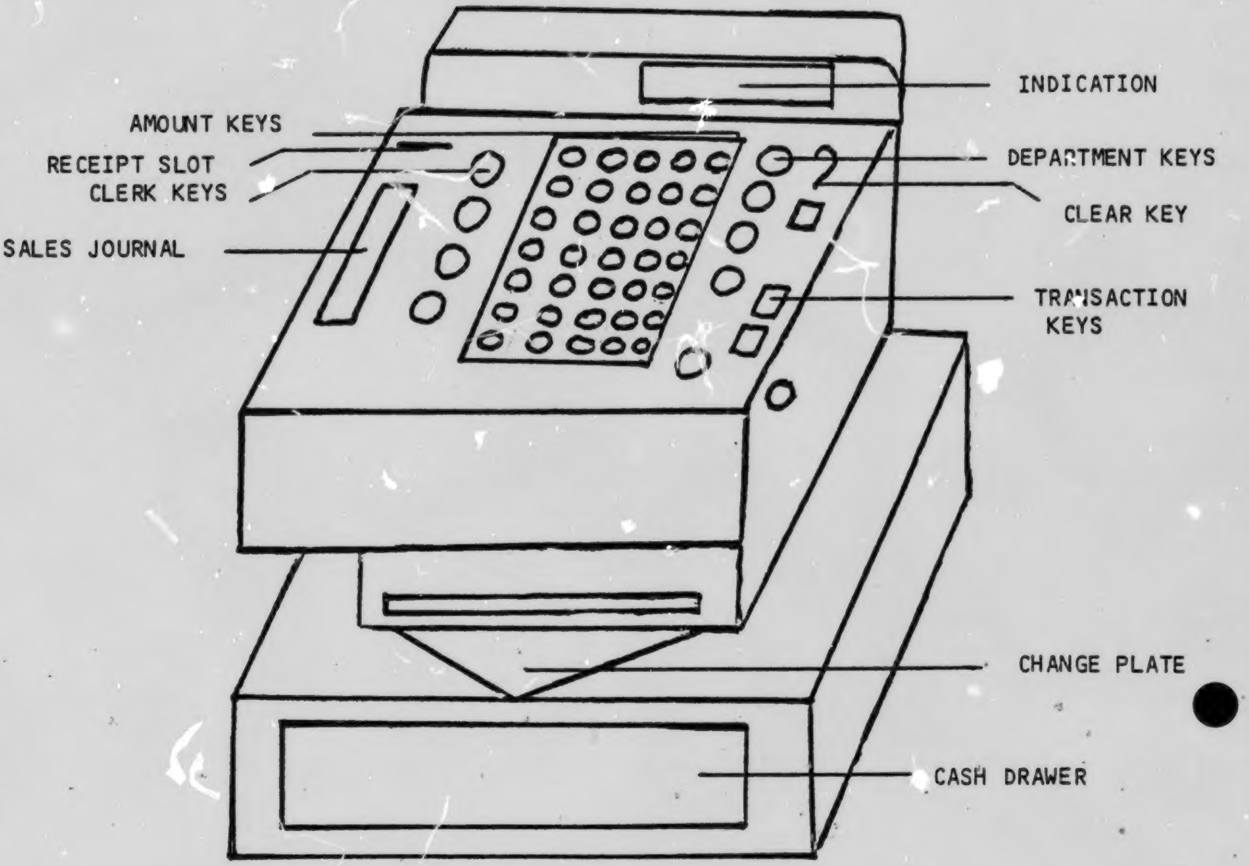
1. Indication:
2. Amount keys:
3. Department keys:
4. Cash drawer:
5. Sales journal (journal tape):
6. Receipt tape (slot):
7. Change plate:
8. Correction or clear key:
9. Transaction keys:
10. Clerk keys:



NOTE: Illustration of classroom register must be provided by instructor.

FUNCTIONS: Answers will vary

1. Indication--------shows amount of sale entered by cashier
2. Amount keys-------keys arranged from $.01 to $999.999 May be a full-bank keyboard or a 10-key board
3. Department keys---keys that indicate type of merchandise sold
4. Cash drawer-------holds till (money) and other "cash" items
5. Journal tape------shows detailed description of all transactions
6. Receipt tape------itemized list of customer's purchase
7. Change plate------holds customer's money during change-making procedure
8. Correction lever or clear key -releases amount keys that are incorrectly indexed
9. Transaction keys -indicate a special function to be performedby register such as subtotal, void, paid out, etc.
10. Clerk keys--------identify salesperson


INDICATION
AMOUNT KEYS
RECEIPT SLOT
CLERK KEYS
DEPARTMENT KEYS
CLEAR KEY
SALES JOURNAL
TRANSACTION KEYS
CHANGE PLATE
CASH DRAWER

SA - 14

DIRECTIONS: Using the least number of coins and bills, indicate the amount of change to be returned for each of the following transactions.

Amount of Sale	Amount Tendered	Denominations							
		.01	.05	.10	.25	.50	1.00	5.00	10.00
$2.73	$5.00	2			1		2		
.17	.50								
$1.29	$5.00								
.81	$1.00								
.39	$10.00								
.21	.50								
$7.57	$10.00								
$3.02	$5.00								
$2.76	$10.00								
$1.57	$5.00								
$3.74	$6.00								
.46	$1.00								
$4.95	$7.00								

DIRECTIONS: Using the least number of coins and bills, indicate the amount of change to be returned for each of the following transactions.

Amount of Sale	Amount Tendered	Denominations							
		.01	.05	.10	.25	.50	1.00	5.00	10.00
$2.73	$5.00	2			1		2		
.17	.50	3	1		1				
$1.29	$5.00	1		2		1	3		
.81	$1.00	4	1	1					
.39	$10.00	1		1		1	4	1	
.21	.50	4			1				
$7.57	$10.00	3	1	1	1		2		
$3.02	$5.00	3		2	1	1	1		
$2.76	$10.00	4		2			1	1	
$1.57	$5.00	3	1	1	1		3		
$3.74	$6.00	1			1		2		
.46	$1.00	4				1			
$4.95	$7.00		1				2		

SA - 15

DAILY BALANCE SLIP

Register: _______ Date: ___________

Number	Denomination	Amount	
39	Pennies		
25	Nickels		
70	Dimes		
43	Quarters		
3	Half dollars		
26	$1 bills		
8	$5 bills		
5	$10 bills		
4	$20 bills		
3	Checks	106	52
	Cash in drawer		
	Cash paid out	1	75
	Total cash received		
	Less change fund	25	00
	Cash received --cashier's count		
	Cash received --detailed audit tape	303	16

Cash Proved ____ Cash Over ____ Cash Short ___

DAILY BALANCE SLIP

Register: ______ Date: ________

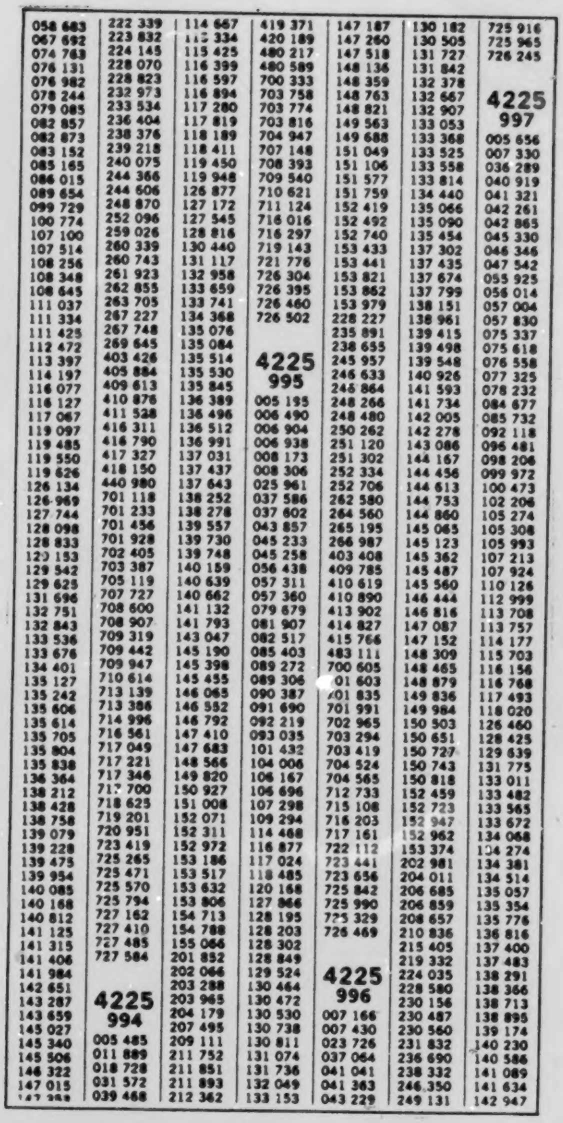
Number	Denomination	Amount	
39	Pennies		39
25	Nickels	1	25
70	Dimes	7	00
43	Quarters	10	75
3	Half dollars	1	50
26	$1 bills	26	00
8	$5 bills	40	00
5	$10 bills	50	00
4	$20 bills	80	00
3	Checks	106	52
	Cash in drawer	323	41
	Cash paid out	1	75
	Total cash received	325	16
	Less change fund	-25	00
	Cash received --cashier's count	300	16
	Cash received --detailed audit tape	303	16

Cash Proved ____ Cash Over ____ Cash Short x

SA - 16

Directions: Determine whether the account numbers listed belor are listed in this section of the warning bulletin.

1. 4225 995 056438
2. 4225 997 037289
3. 4225 993 707728
4. 4225 997 100473
5. 4225 994 712124



058 683
067 692
074 763
076 131
076 982
078 244
079 085
082 857
082 873
083 152
085 165
086 015
089 654
099 729
100 774
107 100
107 514
108 256
108 348
108 645
111 037
111 334
111 425
112 472
113 397
114 197
116 077
116 127
117 067
119 097
119 485
119 550
119 626
126 134
126 969
127 744
128 098
128 833
129 153
129 542
129 625
131 696
132 751
132 843
133 536
133 676
134 401
135 127
135 242
135 606
135 614
135 705
135 804
135 838
136 364
138 212
138 428
138 758
139 079
139 228
139 475
139 954
140 085
140 168
140 812
141 125
141 315
141 406
141 984
142 651
143 287
143 659
145 027
145 340
145 506
146 322
147 015
147 288

222 339
223 832
224 145
228 070
228 823
232 973
233 534
236 404
238 376
239 218
240 075
244 366
244 606
248 870
252 096
259 026
260 339
260 743
261 923
262 855
263 705
267 227
267 748
269 645
403 426
405 884
409 613
410 876
411 528
416 311
416 790
417 327
418 150
440 980
701 118
701 233
701 456
701 928
702 405
703 387
705 119
707 727
708 600
708 907
709 319
709 442
709 947
710 614
713 139
713 386
714 996
716 561
717 049
717 221
717 346
717 700
718 625
719 201
720 951
723 419
725 265
725 471
725 570
725 794
727 162
727 410
727 485
727 584

4225
994

005 485
011 889
018 728
031 572
039 468

114 667
115 334
115 425
116 399
116 597
116 894
117 280
117 819
118 189
118 411
119 450
119 948
126 877
127 172
127 545
128 816
130 440
131 117
132 958
133 659
133 741
134 368
135 076
135 084
135 514
135 530
135 845
136 389
136 496
136 512
136 991
137 031
137 437
137 643
138 252
138 278
139 557
139 730
139 748
140 159
140 639
140 662
141 132
141 793
143 047
145 190
145 398
145 455
146 065
146 552
146 792
147 410
147 683
148 566
149 820
150 927
151 008
152 071
152 311
152 972
153 186
153 517
153 632
153 806
154 713
154 788
155 066
201 852
202 066
203 288
203 965
204 179
207 495
209 111
211 752
211 851
211 893
212 362

419 371
420 189
480 217
480 589
700 333
703 758
703 774
703 816
704 947
707 148
708 393
709 540
710 621
711 124
716 016
716 297
719 143
721 776
726 304
726 395
726 460
726 502

4225
995

005 195
006 490
006 904
006 938
008 173
008 306
025 961
037 586
037 602
043 857
045 233
045 258
056 438
057 311
057 360
079 679
081 907
082 517
085 403
089 272
089 306
090 387
091 690
092 219
093 035
101 432
104 006
106 167
106 696
107 298
109 294
114 468
116 877
117 024
118 485
120 168
127 866
128 195
128 203
128 302
128 849
129 524
130 464
130 472
130 530
130 738
130 811
131 074
131 736
132 049
133 153

147 187
147 260
147 518
148 136
148 359
148 763
148 821
149 563
149 688
151 049
151 106
151 577
151 759
152 419
152 492
152 740
153 433
153 441
153 821
153 862
153 979
228 227
235 891
238 655
245 957
246 633
246 864
248 266
248 480
250 262
251 120
251 302
252 334
252 706
262 580
264 560
265 195
266 987
403 408
409 785
410 619
410 890
413 902
414 827
415 766
483 111
700 605
701 603
701 835
701 991
702 965
703 294
703 419
704 524
704 565
712 733
715 108
716 203
717 161
722 112
723 441
723 656
725 842
725 990
725 329
726 469

4225
996

007 166
007 430
023 726
037 064
041 041
041 363
043 229

130 182
130 505
131 727
131 842
132 378
132 667
132 907
133 053
133 368
133 525
133 558
133 814
134 440
135 066
135 090
135 454
137 302
137 435
137 674
137 799
138 151
138 961
139 415
139 498
139 548
140 926
141 593
141 734
142 005
142 278
143 086
144 167
144 456
144 613
144 753
144 860
145 065
145 123
145 362
145 487
145 560
146 444
146 816
147 087
147 152
148 309
148 465
148 879
149 836
149 984
150 503
150 651
150 727
150 743
150 818
152 459
152 723
152 947
152 962
153 374
202 981
204 011
206 685
206 859
208 657
210 836
215 405
219 332
224 035
228 580
230 156
230 487
230 560
231 832
236 690
238 332
246 350
249 131

725 916
725 965
726 245

4225
997

005 656
007 330
036 289
040 919
041 321
042 261
042 865
045 330
046 346
047 542
055 925
056 014
057 004
057 830
075 337
075 618
076 558
077 325
078 232
084 677
085 732
092 118
096 481
098 206
099 972
100 473
102 206
105 274
105 308
105 993
107 213
107 924
110 126
112 999
113 708
113 757
114 177
115 703
116 156
116 768
117 493
118 020
126 460
128 425
129 639
131 775
133 011
133 482
133 565
133 672
134 068
134 274
134 381
134 514
135 057
135 354
135 776
136 816
137 400
137 483
138 291
138 366
138 713
138 895
139 174
140 230
140 586
141 089
141 634
142 947

CC 696
56

Answers: 1. yes
2. no
3. no
4. yes
5. no

DIRECTIONS: Using the information provided below, register the following transactions and attach your tapes to this page.

DATE THE REGISTER FOR SEPTEMBER 22, 1977

You are CLERK A

Tape 1

1 shirt @$2.99 Department I

2 scarves @$3.00 Department II

2 handkerchiefs @ 6 for $3.00 Department III

VOID the shirt and ring it in Department II

SUBTOTAL

ADD TAX

The customer gives you $20.00 to pay for the sale.

Tape 2

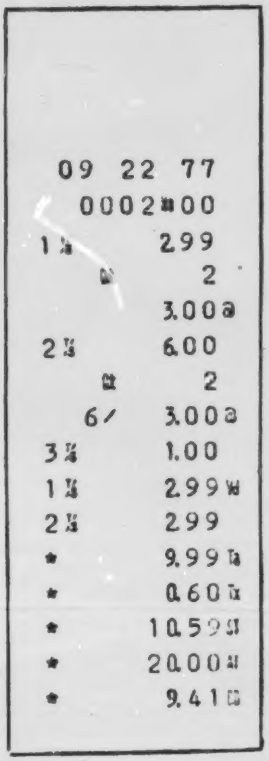
Show a refund transaction for $3.00

Tape 3

Show a No sale transaction

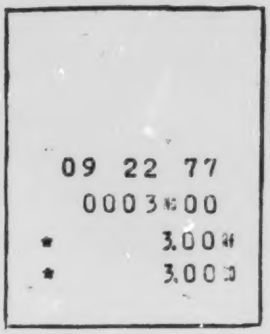
NOTE: Instructor may select other transactions involving additional transaction keys that are available on the classroom register.

TAPE I



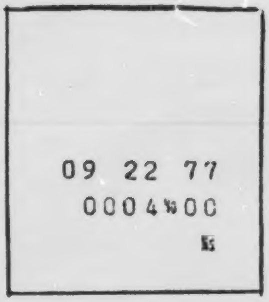
```
 09 22 77
  0002 00
1        2.99
            2
         3.00
2        6.00
            2
   6/    3.00
3        1.00
1        2.99
2        2.99
*        9.99
*        0.60
*       10.59
*       20.00
*        9.41
```

TAPE II



```
 09 22 77
  0003 00
*        3.00
*        3.00
```

TAPE III



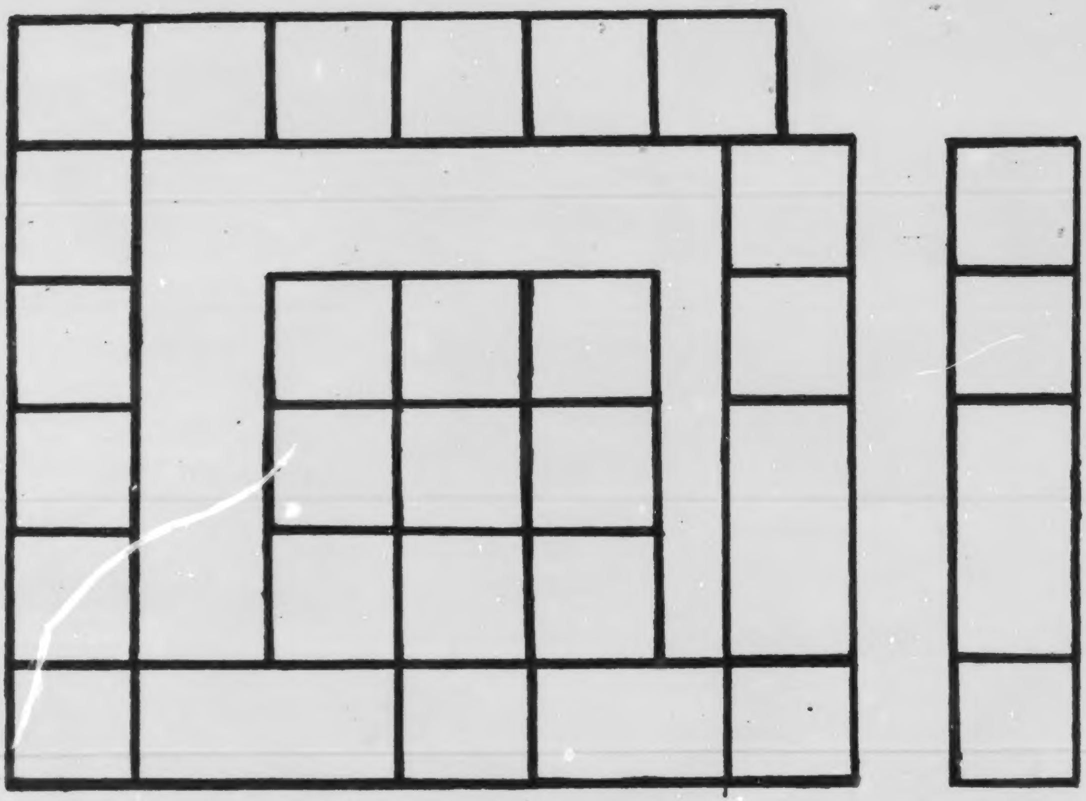
```
 09 22 77
  0004 00
```

699

LABELING THE FACE
OF THE
ELECTRONIC REGISTER

The following diagram illustrates the keyboard of an electronic cash register. Lable the keys of this illustration with the titles which are on the electronic cash register in your classroom, or should this illustration not be suitable for labeling like the one in your classroom, draw a diagram suited to yours and then label the keys.

Check your diagram with the keyboard in your classroom.



DIRECTIONS: In the spaces below, identify the following features as mechanical or electronic.

1. ______________________ Programmed tax computation
2. ______________________ Full Bank Keyboard
3. ______________________ Dating Wheels
4. ______________________ Correction Lever
5. ______________________ Clear Key
6. ______________________ Departmental Repeat Keys
7. ______________________ 10-Key Board
8. ______________________ Manual X/Z Reports
9. ______________________ LED Indication
10. ______________________ ON-OFF Switch
11. ______________________ Programmed X/Z Reports
12. ______________________ Manual Tax Computation
13. ______________________ Programmed VOID Key
14. ______________________ DATE Key
15. ______________________ Receipt FEED Key
16. ______________________ Journal FEED Key
17. ______________________ @/FOR Key
18. ______________________ TAX Flash
19. ______________________ QTY Key
20. ______________________ Register Crank

1. Electronic
2. Mechanical
3. Mechanical
4. Mechanical
5. Electronic
6. Mechanical
7. Electronic
8. Mechanical
9. Electronic
10. Electronic
11. Electronic
12. Mechanical
13. Electronic
14. Electronic
15. Electronic
16. Electronic
17. Electronic
18. Mechanical
19. Electronic
20. Mechanical

SA - 20

Fill out the proper amount of change fund needed to begin the day.

A. Notions department--no item over .99; cash register number 31

B. Better dresses--merchandise ranging from $50.00 to $350.00; cash register number 54

(A)

CHANGE FUND RECEIPT

Number	Denomination	Amount
____	Pennies	$____
____	Nickles	____
____	Dimes	____
____	Quarters	____
	Coins Total	$____
____	$1 bills	$____
____	$5 bills	____
____	$10 bills	____
____	$20 bills	____
	Currency Total	$____
	Coins & Currency Total	$25.00

Date ____________________

Register No. ____________________

Cashier/Checker Signature

____

(B)

CHANGE FUND RECEIPT

Number	Denomination	Amount
____	Pennies	$____
____	Nickles	____
____	Dimes	____
____	Quarters	____
	Coins Total	$____
____	$1 bills	$____
____	$5 bills	____
____	$10 bills	____
____	$20 bills	____
	Currency Total	$____
	Coins & Currency Total	$25.00

Date ____________________

Register No. ____________________

Cashier/Checker Signature

____

SA - 20
K

(A)

CHANGE FUND RECEIPT

Number	Denomination	Amount
100	Pennies	$ 1.00
40	Nickles	2.00
50	Dimes	5.00
40	Quarters	10.00
	Coins Total	$18.00
7	$1 bills	$ 7.00
	$5 bills	–
	$10 bills	–
	$20 bills	–
	Currency Total	$ 7.00
	Coins & Currency Total	$25.00

Date Today's date

Register No. 31

Cashier/Checker Signature

Your name

(B)

CHANGE FUND RECEIPT

Number	Denomination	Amount
25	Pennies	$ .25
40	Nickles	2.00
30	Dimes	3.00
17	Quarters	4.75
	Coins Total	$10.00
5	$1 bills	$ 5.00
2	$5 bills	10.00
1	$10 bills	10.00
2	$20 bills	40.00
	Currency Total	$65.00
	Coins & Currency Total	$75.00

Date Today's date

Register No. 54

Cashier/Checker Signature

Your name

Ring up the following orders and make corrections using the departmental form. Register number is 42

.90	Dept II	7.05	Dept I
1.86	Dept III	1.98	Dept III
2.09	Dept I	.98	Dept III (Should be Dept II)
5.50	Dept I	3.65	Dept II
4.99	Dept III (Should be Dept I)	6.30	Dept I

Ring up the following orders and make corrections using the overring form. Register number is 29

1.80	Dept II	6.50	Dept I
2.39	Dept I	8.88	Dept III (Should be 8.58)
4.55	Dept I	.79	Dept III
4.05	Dept II (Should be 3.05)	1.19	Dept III
7.89	Dept III	2.75	Dept II

DEPARTMENTAL ERRORS

Amount of Item	Incorrect Dept.	Correct Dept.

Date ____________________

Cashier/Checker ____________________

Register No. ____________________

OVERRING FORM

Customer Signature ____________________

Amount of Overring	Dept.	Reason for Overring

Date ____________________

Cashier/Checker ____________________

Register No. ____________________

DEPARTMENTAL ERRORS

Amount of Item	Incorrect Dept.	Correct Dept.
$4.99	Dept. III	Dept. I
.98	Dept. III	Dept. II

Date Today's date

Cashier/Checker Your name

Register No. 42

OVERRING FORM

Customer Signature

Amount of Overring	Dept.	Reason for Overring
$1.00	Dept. II	Wrong key
.30	Dept. III	Wrong key

Date Today's date

Cashier/Checker Your name

Register No. 29

707

ASSIGNMENT: Follow the directions for each section.

A. Compute how many of each denomination would be issued for each of the following purchases.

Total of Purchase	1 Stamp	10 Stamps	50 Stamps
1. 15.20			
2. 6.50			
3. 4.78			
4. 21.47			
5. 12.91			
6. 7.49			
7. 14.73			
8. 22.30			
9. 6.01			
10. 9.11			
11. 27.83			
12. 17.88			
13. 12.07			
14. 2.03			
15. 1.23			
16. 35.87			
17. 42.98			
18. 51.67			
19. 60.83			
20. 75.87			

ASSIGNMENT: Follow the directions for each section.

A. Compute how many of each denomination would be issued for each of the following purchases.

Total of Purchase	1 Stamp	10 Stamps	50 Stamps
1. 15.20	2	-	3
2. 6.50	5	1	1
3. 4.78	7	4	-
4. 21.47	4	1	4
5. 12.91	9	2	2
6. 7.49	4	2	1
7. 14.73	7	4	2
8. 22.30	3	2	4
9. 6.01	-	1	-
10. 9.11	1	4	1
11. 27.83	8	2	5
12. 17.88	8	2	3
13. 12.07	-	2	2
14. 2.03	3	2	-
15. 1.23	2	1	-
16. 35.87	8	-	7
17. 42.98	9	2	8
18. 51.67	6	1	10
19. 60.83	8	-	12
20. 75.87	8	-	15

799

NUMBER ONE

BOTTLE DEPOSIT REFUND

Date Paid	Paid By

Amount

$

1 (liter) =

6 (quarts) =

Total =

NUMBER TWO

BOTTLE DEPOSIT REFUND

Date Paid	Paid By

Amount

$

4 (16 oz) =

3 (10 oz) =

1 (quart) =

Total =

NUMBER THREE

BOTTLE DEPOSIT REFUND

Date Paid	Paid By

Amount

$

5 (6 oz) =

2 (liters) =

Total =

liter = .15 quart = .15 16 oz. = .15 10 oz. = .05 6 oz. = .05

NUMBER ONE

BOTTLE DEPOSIT REFUND

Date Paid	Paid By
Today's date	Your name

Amount

$ 1.05

1 (liter) = .15
6 (quarts) = .90
Total = 1.05

NUMBER TWO

BOTTLE DEPOSIT REFUND

Date Paid	Paid By
Today's date	Your name

Amount

$ .80

4 (16 oz) = .60
3 (10 oz) = .15
1 (quart) = .15
Total = .80

NUMBER THREE

BOTTLE DEPOSIT REFUND

Date Paid	Paid By
Today's date	Your name

Amount

$ .55

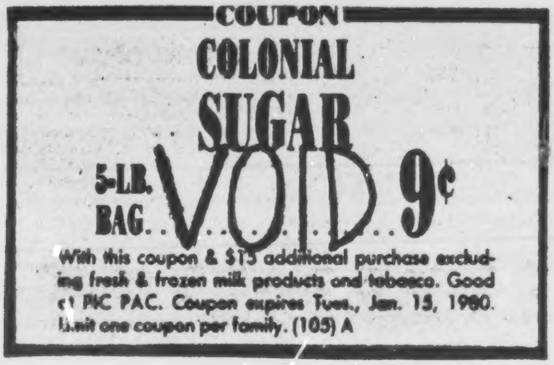
5 (6 oz) = .25
2 (liters) = .30
Total = .55

711

liter = .15 quart = .15 16 oz. = .15 10 oz. = .05 6 oz. = .05

SA - 24a

Examine the following coupons and state whether it is a vendor or store coupon.



COUPON

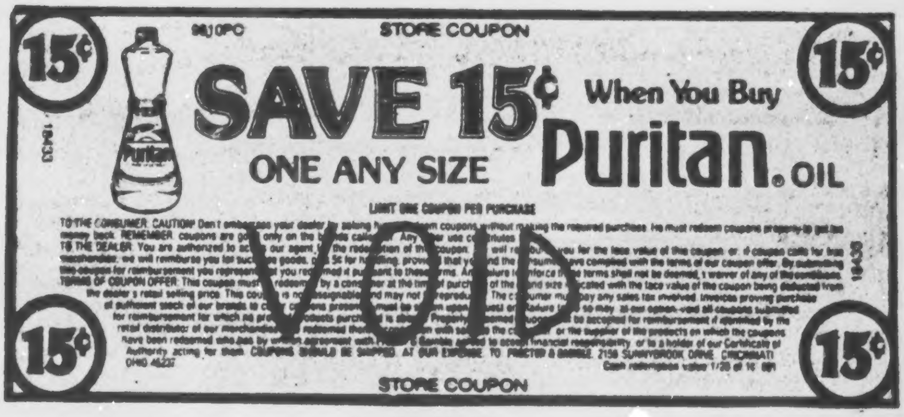
COLONIAL SUGAR

5-LB. BAG . . . . 9¢

VOID

With this coupon & $15 additional purchase excluding fresh & frozen milk products and tobacco. Good at PIC PAC. Coupon expires Tues., Jan. 15, 1980. Limit one coupon per family. (105) A

________________ 1.



STORE COUPON

SAVE 15¢ ONE ANY SIZE

When You Buy Puritan® OIL

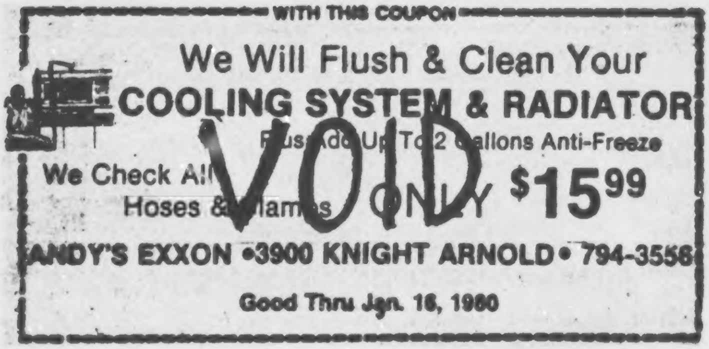
LIMIT ONE COUPON PER PURCHASE

VOID

STORE COUPON

15¢
15¢
15¢
15¢
Puritan
18433

________________ 2.



WITH THIS COUPON

We Will Flush & Clean Your COOLING SYSTEM & RADIATOR

Plus Add Up To 2 Gallons Anti-Freeze

We Check All Hoses & Clamps

ONLY $15.99

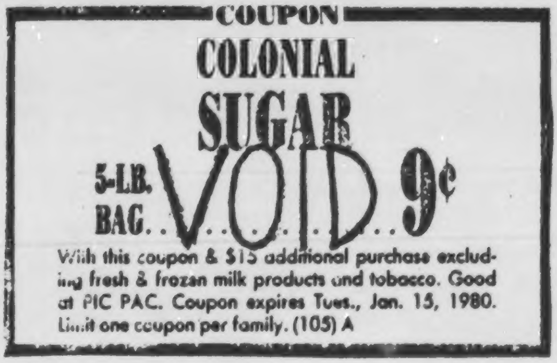
VOID

ANDY'S EXXON •3900 KNIGHT ARNOLD• 794-3558

Good Thru Jan. 16, 1980

________________ 3.

Examine the following coupons and state whether it is a vendor or store coupon.

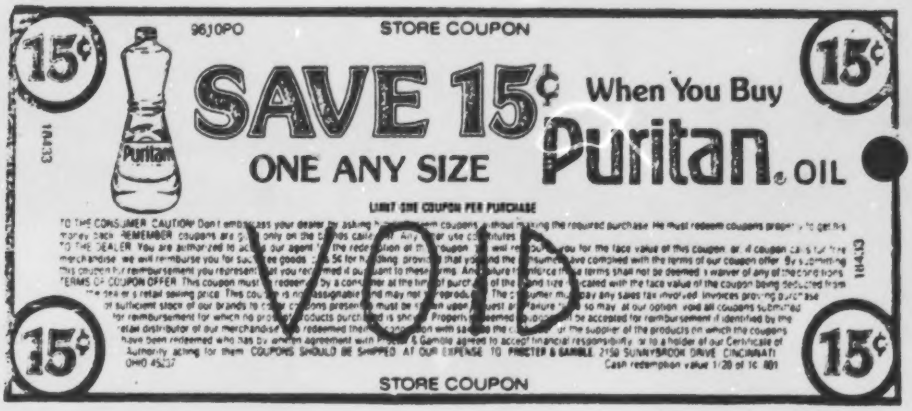


COUPON
COLONIAL SUGAR
5-LB. BAG. . . . . 9¢

VOID

With this coupon & $15 additional purchase excluding fresh & frozen milk products and tobacco. Good at PIC PAC. Coupon expires Tues., Jan. 15, 1980. Limit one coupon per family. (105) A

STORE 1.



96J0PO STORE COUPON

15¢ 15¢

SAVE 15¢ When You Buy **ONE ANY SIZE** **Puritan® OIL**

18433

LIMIT ONE COUPON PER PURCHASE

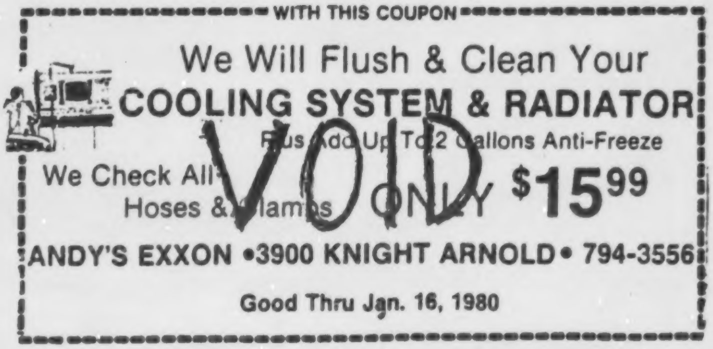
VOID

TO THE CONSUMER CAUTION: Don't embarrass your dealer by asking h[illegible] coupons without making the required purchase. He must redeem coupons properly to get his money back. REMEMBER coupons are g[illegible] only on the b[illegible] called [illegible] Any [illegible] use constitutes [illegible] TO THE DEALER: You are authorized to act as our agent [illegible] the redemption of this coupon. [illegible] will re[illegible] you for the face value of this coupon or if coupon calls for free merchandise, we will reimburse you for such free goods [illegible] 5¢ for handling, provided that you and the consumer have complied with the terms of our coupon offer. By submitting this coupon for reimbursement you represent that you redeemed it pursuant to these terms. Any failure to enforce these terms shall not be deemed a waiver of any of the conditions. TERMS OF COUPON OFFER: This coupon must be redeemed by a consumer at the time of purchase of the brand size indicated with the face value of the coupon being deducted from the dealer's retail selling price. This coupon is not assignable and may not be reproduced. The consumer must pay any sales tax involved. Invoices proving purchase of sufficient stock of our brands to cover coupons presented must be shown upon request and failure to do so may, at our option, void all coupons submitted for reimbursement for which no proof of products purchased is shown. Properly redeemed coupons will be accepted for reimbursement if identified by the retail distributor of our merchandise who redeemed them in connection with sale of the [illegible] or the supplier of the products on which the coupons have been redeemed who has by written agreement with Procter & Gamble agreed to accept financial responsibility, or to a holder of our Certificate of Authority acting for them. COUPONS SHOULD BE SHIPPED AT OUR EXPENSE TO PROCTER & GAMBLE, 2150 SUNNYBROOK DRIVE, CINCINNATI OHIO 45237 Cash redemption value 1/20 of 1¢. 801

15¢ 15¢

STORE COUPON

VENDOR 2.



WITH THIS COUPON

We Will Flush & Clean Your
COOLING SYSTEM & RADIATOR
Plus Add Up To 2 Gallons Anti-Freeze

We Check All Hoses & Clamps ONLY **$15.99**

VOID

ANDY'S EXXON •3900 KNIGHT ARNOLD• 794-3556

Good Thru Jan. 16, 1980

STORE 3.

SA - 24b

Give the following information needed by studying the corresponding coupons.

Coupon 1

A. Expiration date ______________________________

B. Value of coupon ______________________________

C. Product name ______________________________

D. Limits of purchase ______________________________

E. Amount of purchase required ______________________________

Coupon 2

A. Expiration date ______________________________

B. Value of coupon ______________________________

C. Product name ______________________________

D. Limits of purchase ______________________________

E. Amount of purchase required ______________________________

Coupon 3

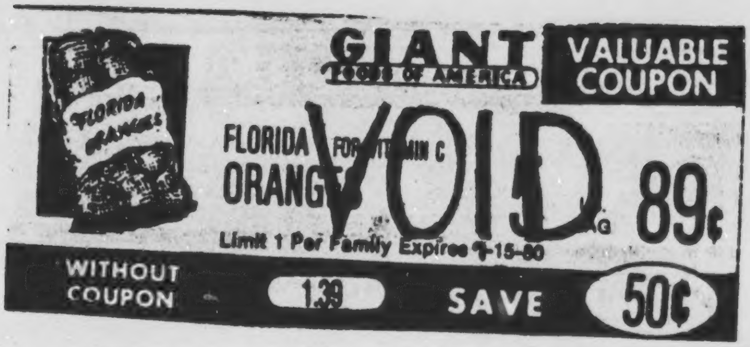
A. Expiration date ______________________________

B. Value of coupon ______________________________

C. Product name ______________________________

D. Limits of purchase ______________________________

E. Amount of purchase required ______________________________



GIANT
FOODS OF AMERICA

VALUABLE COUPON

FLORIDA FOR VITAMIN C
ORANGES
89¢

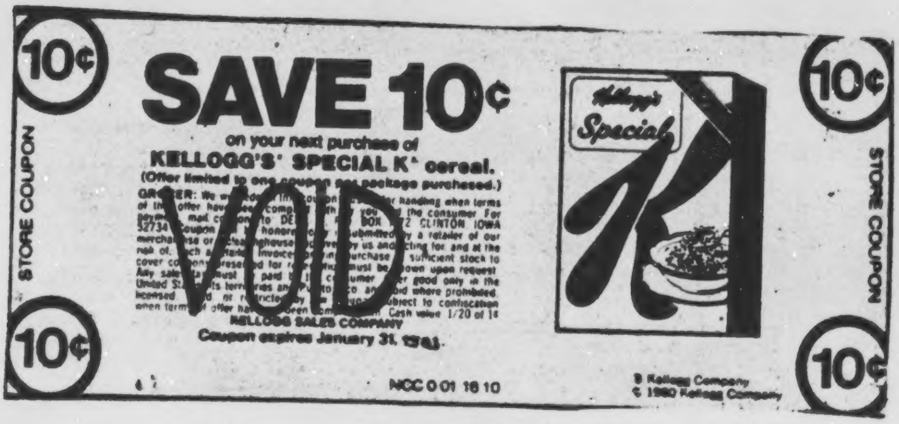
Limit 1 Per Family Expires 9-15-80

WITHOUT COUPON 1.39 SAVE 50¢

VOID

FLORIDA ORANGES

Coupon 1



10¢ 10¢ 10¢ 10¢

STORE COUPON STORE COUPON

SAVE 10¢
on your next purchase of
KELLOGG'S® SPECIAL K® cereal.
(Offer limited to one coupon per package purchased.)

KELLOGG SALES COMPANY
Coupon expires January 31, 1981.

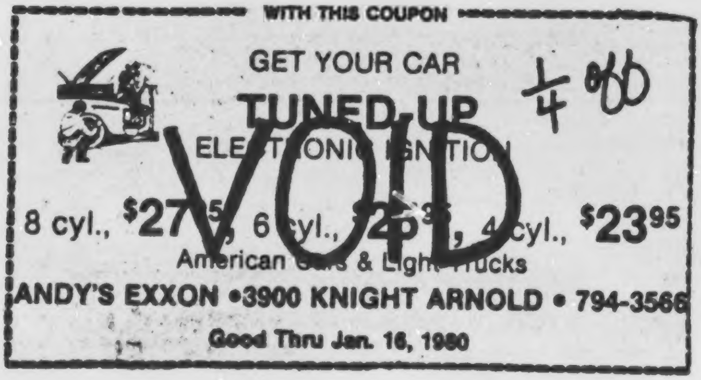
NCC 0 01 18 10

® Kellogg Company
© 1980 Kellogg Company

VOID

Kellogg's Special K

Coupon 2



WITH THIS COUPON

GET YOUR CAR
TUNED-UP
ELECTRONIC IGNITION

8 cyl., $\$27^{[illegible]}$, 6 cyl., $\$2[illegible]$, 4 cyl., $\$23^{95}$
American Cars & Light Trucks
ANDY'S EXXON •3900 KNIGHT ARNOLD • 794-3566
Good Thru Jan. 16, 1980

VOID

1/4 [illegible]

Coupon 3

SA - 24b
K

Give the following information needed by studying the corresponding coupons.

Coupon 1

A. Expiration date 7 - 15 - 80

B. Value of coupon 50 cents

C. Product name Florida oranges

D. Limits of purchase 1 per family

E. Amount of purchase required N/A

Coupon 2

A. Expiration date 1 - 31 - 83

B. Value of coupon 10 cents

C. Product name Kellog's Special K

D. Limits of purchase 1 per package purchase

E. Amount of purchase required N/A

Coupon 3

A. Expiration date 1 - 16 - 80

B. Value of coupon 1/4 off

C. Product name car tuned up

D. Limits of purchase N/A

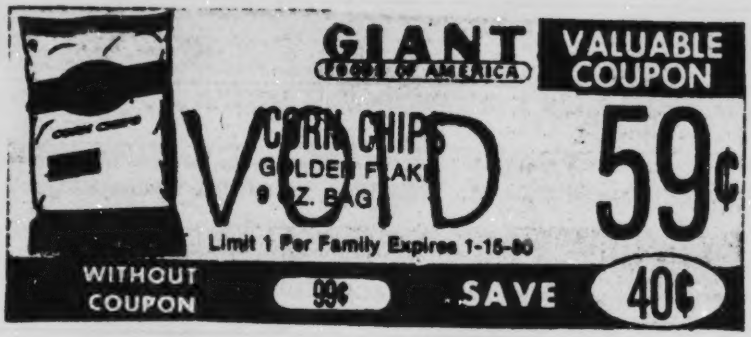
E. Amount of purchase required N/A

By studying the following order and the corresponding coupons, state which coupons are acceptable and which are unacceptable.

Order of Merchandise
DATE: 1-11-80

$ .19	Miracle Whip
1.29	Oranges
4.80	Ground chuck
1.34	Keebler fudge
1.19	Oscar Mayer beef bologna
.73	One dozen Dixie Delight eggs
1.79	Diet Pepsi Cola six pack
1.09	John Morrell beef hot dogs
1.53	Borden's American cheese
.73	Hart sandwich bread
.59	Golden Flake nine ounce bag corn chips
	Total

	Acceptable/Unacceptable	Why?
Coupon 1		
Coupon 2		
Coupon 3		
Coupon 4		



GIANT FOODS OF AMERICA

VALUABLE COUPON

CORN CHIPS
GOLDEN FLAKE
9 OZ. BAG

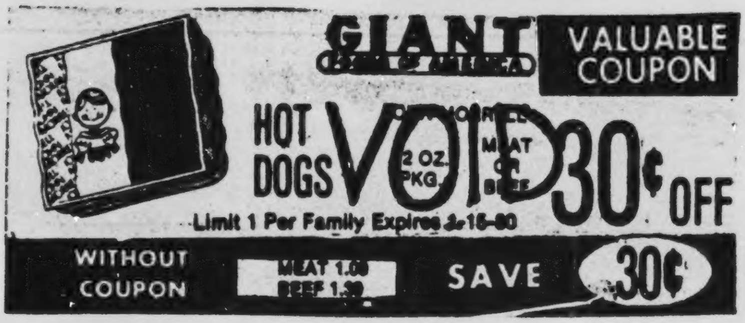
VOID

59¢

Limit 1 Per Family Expires 1-16-80

WITHOUT COUPON 99¢ SAVE 40¢

Coupon 1



GIANT FOODS OF AMERICA

VALUABLE COUPON

HOT DOGS
JOHN MORRELL
12 OZ. PKG.
MEAT OR BEEF

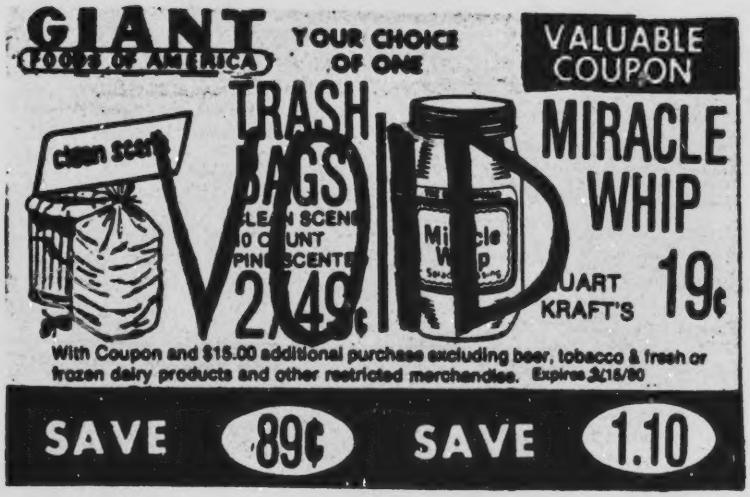
VOID

30¢ OFF

Limit 1 Per Family Expires 2-16-80

WITHOUT COUPON
MEAT 1.09
BEEF 1.39
SAVE 30¢

Coupon 2



GIANT FOODS OF AMERICA

YOUR CHOICE OF ONE

VALUABLE COUPON

TRASH BAGS
CLEAN SCENT
30 COUNT
PINE SCENTED
2/49¢

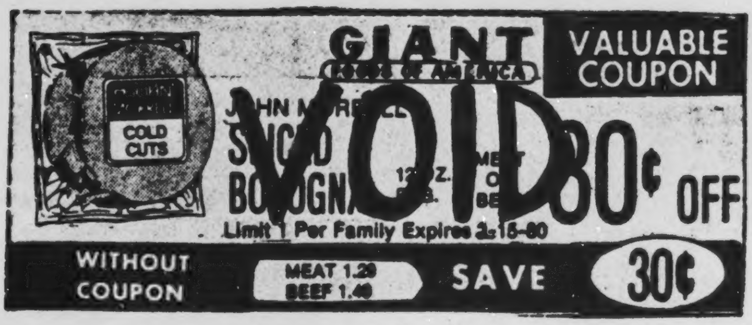
VOID

MIRACLE WHIP
QUART
KRAFT'S
19¢

With Coupon and $15.00 additional purchase excluding beer, tobacco & fresh or frozen dairy products and other restricted merchandise. Expires 2/16/80

SAVE 89¢ SAVE 1.10

Coupon 3



GIANT FOODS OF AMERICA

VALUABLE COUPON

JOHN MORRELL
SLICED
BOLOGNA
12 OZ. PKG.
MEAT OR BEEF

VOID

30¢ OFF

Limit 1 Per Family Expires 2-16-80

WITHOUT COUPON
MEAT 1.29
BEEF 1.49
SAVE 30¢

Coupon 4

SA - 24c
K

By studying the following order and the corresponding coupons, state which coupons are acceptable and which are unacceptable.

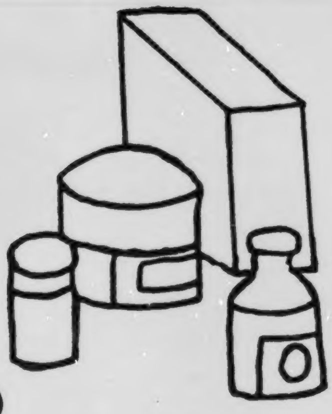
Order of Merchandise
DATE: 1-11-80

$ .19	Miracle Whip
1.29	Oranges
4.82	Ground chuck
1.34	Keebler fudge
1.19	Oscar Mayer beef bologna
.73	One dozen Dixie Delight eggs
1.79	Diet Pepsi Cola six pack
1.09	John Morrell beef hot dogs
1.53	Borden's American cheese
.73	Hart sandwich bread
.59	Golden Flake nine ounce bag corn chips
$17.68	Total

	Acceptable/Unacceptable	Why?
Coupon 1	acceptable	meets requirements
Coupon 2	acceptable	meets requirements
Coupon 3	unacceptable	dairy products total $4.65--below $15.00
Coupon 4	unacceptable	customer purchased Oscar Mayer bologna

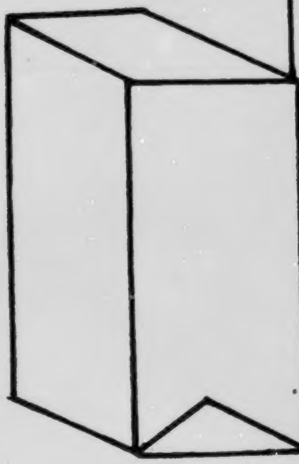
ASSIGNMENT: Follow the directions for each section.

A. Select the correct bag for the order shown below.



Order

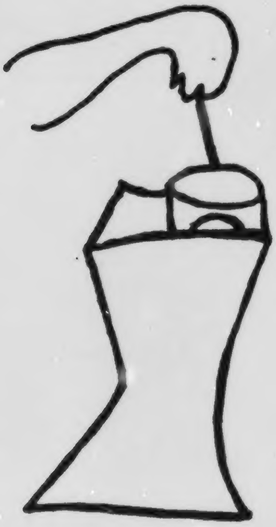
1. ______



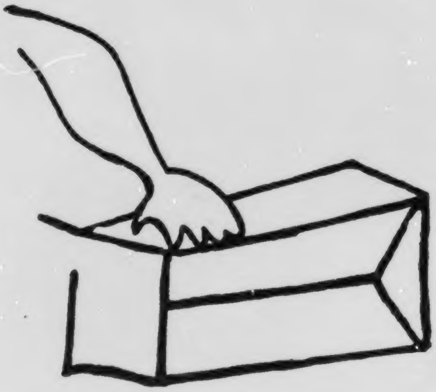
2. ______

3. ______

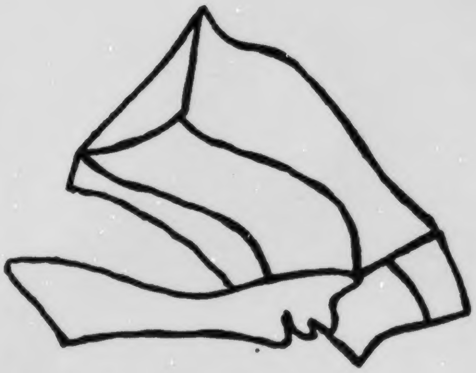
B. Which is the right way to open a bag?



1. ______



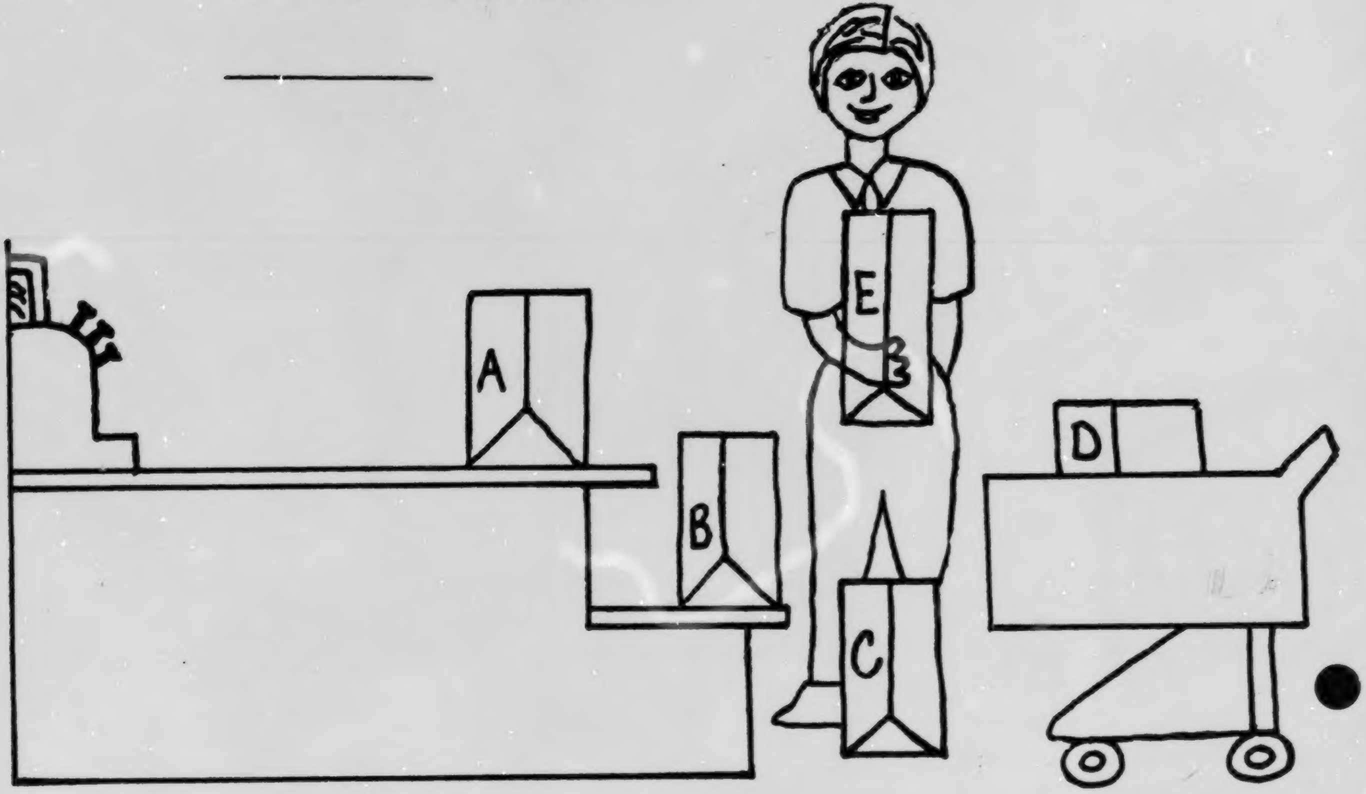
2. ______



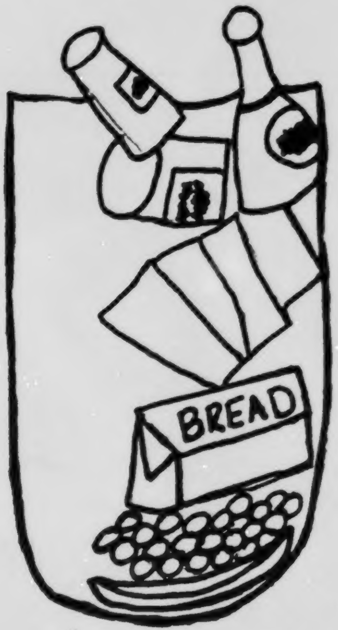
3. ______

C. Which of the places below (A, B, C, D, or E) is the correct place for the bag during bagging?

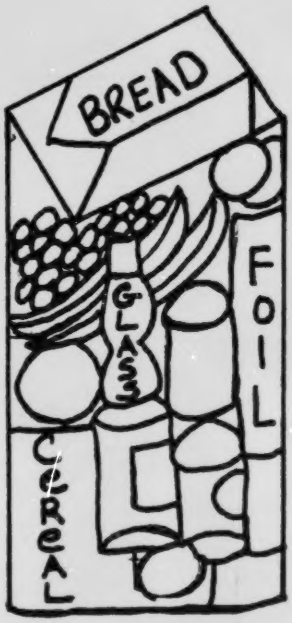
____



D. Which illustration shown correct bagging?

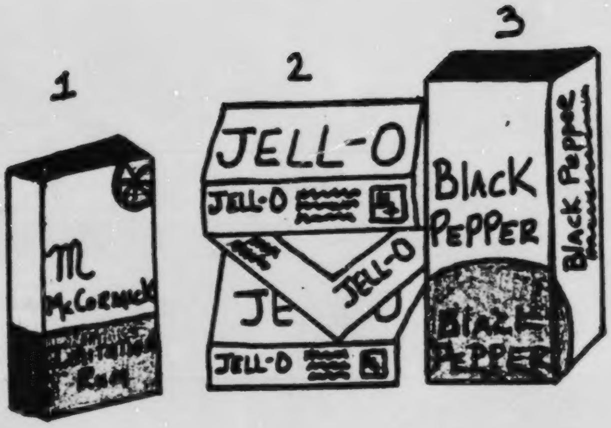


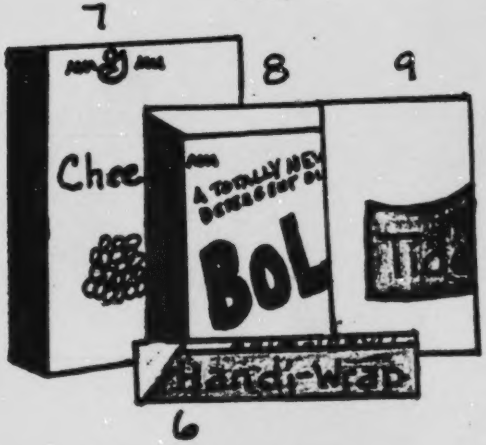
1. ______________

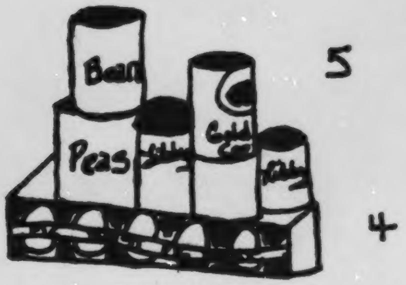

BREAD
GLASS
FOIL
CEREAL

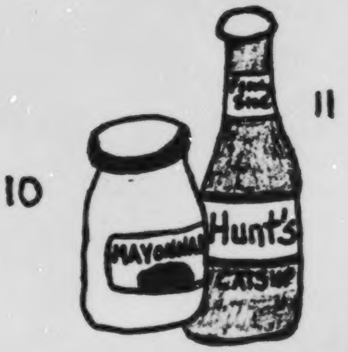
2. ______________

E. Write the corresponding numbers on the location of the grocery sack where these items should go if you were sacking these groceries.


1
2
3
McCormick
JELL-O
JELL-O
JELL-O
JELL-O
JELL-O
BlacK PEPPER
Black Pepper
BLACK PEPPER


7
8
9
Chee
A TOTALLY NEW DETERGENT
BoL
Handi-Wrap
6


5
Bean
Peas
Gold
4


11
10
MAYONNAI
Hunt's
CATSUP

A. 2

B. 2

C. B

D. 2

E.

4
7 1,2,3,5 9,8
10,11
6

SA - 26

Students go to the cash register and demonstrate the procedures utilized in reading the register.

SA - 27

Teacher should allow one student to go to cash register and reset the machine for demonstration.

Note: Teacher now must emphasize that register is now recording all zero's for new day's record.

DIRECTIONS: Choose a register in your classroom. Briefly answer the following questions.

1. What type of register are you currently studying?

   ____ mechanical ____ electronic Model ____________

2. What size register tape is needed for the register?

3. Describe the procedure used to date the register.

4. Describe the procedure used to change the receipt tape.

5. Describe the procedure used to change the journal tape.

6. Describe the procedure used to read the register.

7. Describe the procedure used to reset the register.

8. Take this activity to the register and follow the procedures that you described in questions 3, 4, 5, 6, 7.

9. Were you successful in performing the procedures described in the above questions? yes no If not, repeat these procedures until they are accurate.

10. Attach your reading or reset report to the next page and identify the elements of the report that are generated by the register according to your teacher's instructions.

NOTE: Answers to this activity will vary according to the register model in your classroom. It is suggested that students be able to identify department totals, number of sales transactions, total cash received, and total cash called for as elements of the reading report generated by the register.

HANDOUTS
FOR
CASHIER-CHECKER UNIT

VOCABULARY

Cashier-Checker

Activity counter - a device which indicates sales productivity by department as well as salesclerk

Amount tendered - money given to cashier for purchase

Altered check - a check that has been changed by erasure or additional figures

Amount keys - keys that are used to record the price of merchandise or services

Balancing - money in cash drawer is equal to detailed audit tape

Bogus check - a check that is returned for insufficient funds

Cash register - a machine that adds, prints, and records sales transactions

Cash refund - used when customer will not take an exchange for merchandise he is returning

Change fund - the amount of money placed in the cash drawer at the start of the day's business; sometimes referred to as the "bank"

Charge plate - a card or plate issued to enable customers to purchase on credit

Clerk key - a key that identifies the salesperson

Counter check - a check that does not have the payer's name or identification number printed on it

Counterfeit money - fake money

Counting forward - a traditional method of counting change that builds from the amount shown on the indication of the register

Credit charge - sale is taken off customer's account

Denominations - values of coins and bills

Discount - deduction (a certain percentage) off the amount or cost; a reduction in price of the amount or cost

Eligible - fit to be chosen; properly qualified; desirable

Enter - depress the corresponding amount keys and then depress the appropriate department

Exchange - a common method used when a customer is having a merchandise problem such as size, style, or color

Imprinter - a small, hand-operated machine that prints the information from an inserted charge plate or credit card onto the sales check

Index - depress the corresponding amount key

Indication - a window located at the top of the register that verifies amounts that are entered in the register

Ineligible - not qualified

Inventory - a detailed list of articles, with their estimated value

Money order - a form purchased at a bank, post office or other agency that may be used as a check

No-sale key - the key that opens the cash drawer when there is not a sales transaction

Over-ring - an error in which register indication exceeds the sales check amount

Payee - the party to whom the check is made payable

Paid out - any transactions which causes money to be taken out of the register

Post-dated check - a check showing a future date

Quantity - a number of items purchased by customer

Read - totals of sales person, department, and transaction keys printed on detailed audit tape

Refund - to pay back

Reimburse - to pay back

Remit - money returned to a person

Reset - clearing; to completely clear salesperson, department, and transaction key

Scrip - a certificate that may be used to purchase merchandise in lieu of cash refund

Tax key - the key used to add sales tax to the sale amount

Till - another name for cash drawer

Touch System - a plan designed to enable accuracy and speed on the cash register without looking at keyboard

Transaction keys - keys that indicate the type of sale

Under-ring - an error in which the register's indication shows less than the sales-check amount

Unit cost - cost per item of merchandise

Vendor - seller

Void - a mistake corrected by proper procedures

Voucher - a written evidence of payment

VOCABULARY WORDS

Cashier-Checker

Activity counters

Amount tendered

Altered check

Amount keys

Balancing

Bogus check

Cash register

Cash refund

Change fund

Charge plate

Clerk key

Counter check

Counterfeit money

Counting forward

Credit charge

Denominations

Discount

Eligible

Enter

Exchange

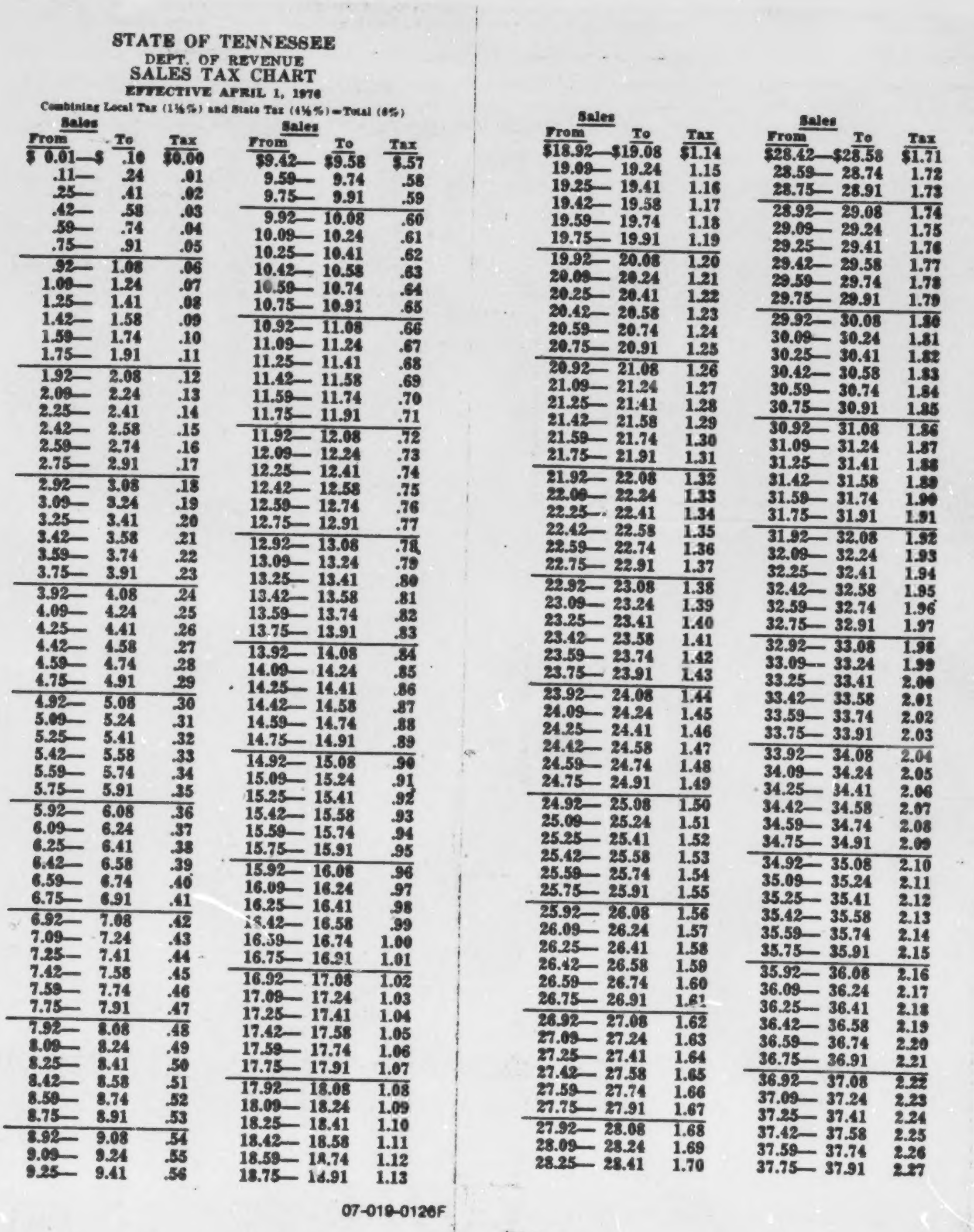
Imprinter

Index

Indication

Ineligible

Inventory
Money order
No-sale key
Over-ring
Payee
Paid out
Post-dated check
Quantity
Read
Refund
Reimburse
Remit
Reset
Scrip
Tax key
Till
Touch system
Transaction keys
Under-ring
Unit cost
Vendor
Void
Voucher



STATE OF TENNESSEE
DEPT. OF REVENUE
SALES TAX CHART
EFFECTIVE APRIL 1, 1976

Combining Local Tax (1½%) and State Tax (4½%)=Total (6%)

Sales From	Sales To	Tax
$ 0.01	$ .10	$0.00
.11	.24	.01
.25	.41	.02
.42	.58	.03
.59	.74	.04
.75	.91	.05
.92	1.08	.06
1.09	1.24	.07
1.25	1.41	.08
1.42	1.58	.09
1.59	1.74	.10
1.75	1.91	.11
1.92	2.08	.12
2.09	2.24	.13
2.25	2.41	.14
2.42	2.58	.15
2.59	2.74	.16
2.75	2.91	.17
2.92	3.08	.18
3.09	3.24	.19
3.25	3.41	.20
3.42	3.58	.21
3.59	3.74	.22
3.75	3.91	.23
3.92	4.08	.24
4.09	4.24	.25
4.25	4.41	.26
4.42	4.58	.27
4.59	4.74	.28
4.75	4.91	.29
4.92	5.08	.30
5.09	5.24	.31
5.25	5.41	.32
5.42	5.58	.33
5.59	5.74	.34
5.75	5.91	.35
5.92	6.08	.36
6.09	6.24	.37
6.25	6.41	.38
6.42	6.58	.39
6.59	6.74	.40
6.75	6.91	.41
6.92	7.08	.42
7.09	7.24	.43
7.25	7.41	.44
7.42	7.58	.45
7.59	7.74	.46
7.75	7.91	.47
7.92	8.08	.48
8.09	8.24	.49
8.25	8.41	.50
8.42	8.58	.51
8.59	8.74	.52
8.75	8.91	.53
8.92	9.08	.54
9.09	9.24	.55
9.25	9.41	.56
$9.42	$9.58	$.57
9.59	9.74	.58
9.75	9.91	.59
9.92	10.08	.60
10.09	10.24	.61
10.25	10.41	.62
10.42	10.58	.63
10.59	10.74	.64
10.75	10.91	.65
10.92	11.08	.66
11.09	11.24	.67
11.25	11.41	.68
11.42	11.58	.69
11.59	11.74	.70
11.75	11.91	.71
11.92	12.08	.72
12.09	12.24	.73
12.25	12.41	.74
12.42	12.58	.75
12.59	12.74	.76
12.75	12.91	.77
12.92	13.08	.78
13.09	13.24	.79
13.25	13.41	.80
13.42	13.58	.81
13.59	13.74	.82
13.75	13.91	.83
13.92	14.08	.84
14.09	14.24	.85
14.25	14.41	.86
14.42	14.58	.87
14.59	14.74	.88
14.75	14.91	.89
14.92	15.08	.90
15.09	15.24	.91
15.25	15.41	.92
15.42	15.58	.93
15.59	15.74	.94
15.75	15.91	.95
15.92	16.08	.96
16.09	16.24	.97
16.25	16.41	.98
16.42	16.58	.99
16.59	16.74	1.00
16.75	16.91	1.01
16.92	17.08	1.02
17.09	17.24	1.03
17.25	17.41	1.04
17.42	17.58	1.05
17.59	17.74	1.06
17.75	17.91	1.07
17.92	18.08	1.08
18.09	18.24	1.09
18.25	18.41	1.10
18.42	18.58	1.11
18.59	18.74	1.12
18.75	18.91	1.13
$18.92	$19.08	$1.14
19.09	19.24	1.15
19.25	19.41	1.16
19.42	19.58	1.17
19.59	19.74	1.18
19.75	19.91	1.19
19.92	20.08	1.20
20.09	20.24	1.21
20.25	20.41	1.22
20.42	20.58	1.23
20.59	20.74	1.24
20.75	20.91	1.25
20.92	21.08	1.26
21.09	21.24	1.27
21.25	21.41	1.28
21.42	21.58	1.29
21.59	21.74	1.30
21.75	21.91	1.31
21.92	22.08	1.32
22.09	22.24	1.33
22.25	22.41	1.34
22.42	22.58	1.35
22.59	22.74	1.36
22.75	22.91	1.37
22.92	23.08	1.38
23.09	23.24	1.39
23.25	23.41	1.40
23.42	23.58	1.41
23.59	23.74	1.42
23.75	23.91	1.43
23.92	24.08	1.44
24.09	24.24	1.45
24.25	24.41	1.46
24.42	24.58	1.47
24.59	24.74	1.48
24.75	24.91	1.49
24.92	25.08	1.50
25.09	25.24	1.51
25.25	25.41	1.52
25.42	25.58	1.53
25.59	25.74	1.54
25.75	25.91	1.55
25.92	26.08	1.56
26.09	26.24	1.57
26.25	26.41	1.58
26.42	26.58	1.59
26.59	26.74	1.60
26.75	26.91	1.61
26.92	27.08	1.62
27.09	27.24	1.63
27.25	27.41	1.64
27.42	27.58	1.65
27.59	27.74	1.66
27.75	27.91	1.67
27.92	28.08	1.68
28.09	28.24	1.69
28.25	28.41	1.70
$28.42	$28.58	$1.71
28.59	28.74	1.72
28.75	28.91	1.73
28.92	29.08	1.74
29.09	29.24	1.75
29.25	29.41	1.76
29.42	29.58	1.77
29.59	29.74	1.78
29.75	29.91	1.79
29.92	30.08	1.80
30.09	30.24	1.81
30.25	30.41	1.82
30.42	30.58	1.83
30.59	30.74	1.84
30.75	30.91	1.85
30.92	31.08	1.86
31.09	31.24	1.87
31.25	31.41	1.88
31.42	31.58	1.89
31.59	31.74	1.90
31.75	31.91	1.91
31.92	32.08	1.92
32.09	32.24	1.93
32.25	32.41	1.94
32.42	32.58	1.95
32.59	32.74	1.96
32.75	32.91	1.97
32.92	33.08	1.98
33.09	33.24	1.99
33.25	33.41	2.00
33.42	33.58	2.01
33.59	33.74	2.02
33.75	33.91	2.03
33.92	34.08	2.04
34.09	34.24	2.05
34.25	34.41	2.06
34.42	34.58	2.07
34.59	34.74	2.08
34.75	34.91	2.09
34.92	35.08	2.10
35.09	35.24	2.11
35.25	35.41	2.12
35.42	35.58	2.13
35.59	35.74	2.14
35.75	35.91	2.15
35.92	36.08	2.16
36.09	36.24	2.17
36.25	36.41	2.18
36.42	36.58	2.19
36.59	36.74	2.20
36.75	36.91	2.21
36.92	37.08	2.22
37.09	37.24	2.23
37.25	37.41	2.24
37.42	37.58	2.25
37.59	37.74	2.26
37.75	37.91	2.27

07-019-0126F

DELIVERY CHARGES

SAMPLE PARCEL POST RATES

WEIGHT	ZONES							
1 POUND AND NOT EXCEEDING THE FOLLOWING:	LOCAL	1 AND 2	3	4	5	6	7	8
		UP TO 150 MILES	150 TO 300 MILES	300 TO 600 MILES	600 TO 1,000 MILES	1,000 TO 1,400 MILES	1,400 TO 1,800 MILES	OVER 1,800 MILES
2.	$.50	$ .60	$ .60	$ .65	$ .70	$ .80	$ .85	$ .90
3.	.50	.65	.70	.75	.85	.95	1.05	1.15
4.	.55	.70	.75	.85	.95	1.10	1.20	1.35
5.	.55	.75	.80	.90	1.05	1.25	1.40	1.60
6.	.55	.80	.90	1.00	1.15	1.40	1.55	1.75
7.	.60	.90	.95	1.10	1.30	1.50	1.75	1.95
8.	.60	.95	1.00	1.15	1.40	1.65	1.90	2.15
9.	.65	1.00	1.05	1.25	1.50	1.80	2.05	2.35
10.	.65	1.05	1.15	1.35	1.65	1.90	2.25	2.55
11.	.65	1.10	1.20	1.40	1.75	2.00	2.40	2.75
12.	.70	1.15	1.25	1.50	1.85	2.15	2.55	2.90
13.	.70	1.20	1.35	1.55	1.95	2.25	2.70	3.10
14.	.75	1.25	1.40	1.65	2.05	2.40	2.85	3.25
15.	.75	1.30	1.45	1.75	2.15	2.50	3.00	3.45
16.	.75	1.35	1.55	1.80	2.25	2.60	3.15	3.60
17.	.80	1.40	1.60	1.90	2.35	2.75	3.30	3.80
18.	.80	1.45	1.65	1.95	2.45	2.85	3.45	4.00
19.	.85	1.50	1.75	2.05	2.55	2.95	3.60	4.15
20.	.85	1.55	1.80	2.10	2.65	3.10	3.75	4.35

93 8

HO - 3

134

HO - 4

Cash in drawer	$645	
Less change fund	50	
Cash received		$595
Audit strip total		595
Difference		0
Cash is proved		

Cash in drawer	$646	
Less change fund	50	
Cash received		$596
Audit strip total		595
Difference		$ 1
Cash over		$ 1

Cash in drawer	$640	
Less change fund	50	
Cash received		$590
Audit strip total		595
Difference		$ 5
Cash short		$ 5

Cash in drawer	$643.00		
Plus cash paid out	2.00		
Total cash		$645.00	
Less change fund		50.00	
Cash received			$595.00
Audit strip total			595.00
Difference			0
Cash proved			

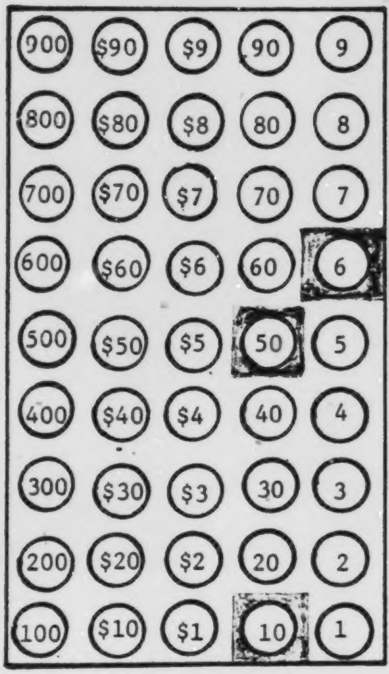
HO - 5

Fullbank Keyboard
Home Keys

To learn the home keys, place your right hand on the keyboard with your thumb on the 10¢ key, your index finger on the 50¢, and your second finger on the 6¢ key. These are the home keys. The natural curve of your hand should make this position comfortable for you. The side of palm of your hand is used to operate the motor bar or the largest department key which is usually the grocery key. See Illustration 1.

The steps you should follow in learning the home keys are:

1. Clear the register by using the correction lever or the total/ balance key.
2. Place your tight hand in the proper position with the three position with the three home key fingers on their respective keys.
3. Use the motor bar or largest department key to activate the register.
4. Depress the 10¢ key and operate the motor bar or department key; depress the 50¢ key and operate the motor bar or department key; depress the 6¢ key and operate the motor bar or department key; To make sure the correct registration has been made, look at the indication after each registration. This is the procedure used in ringing up all items on the register.



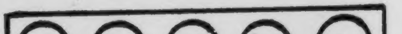
HO - 6

Fullbank Keyboard
Thumb Group Area

The largest group of keys is operated by the thumb. They include 1¢ to 4¢ , 10¢, $1.00 to $4.00, and $10.00 to $40.00 See Illustration 2.

The steps you should follow in learning the Thumb Group are:

1. Clear the register by using the correction lever or the total/ balance due key.
2. Place the right hand in the proper position with the three home key fingers on their respective keys.
3. Use the motor bar or largest department key to activate the register after depressing the amount keys.
4. Depress the 1¢ key, operate the motor bar or largest department key and return to the home key (10¢). To make sure the correct registration has been made, look at the indication after each registration. Repeat this same procedure with the 2¢ key, 3¢ key, and 4¢ key. Practice these keys until you become familiar with the position of each key in relation to the 10¢ key (home key).
5. Repeat the above procedure with the 20¢ key, 30¢ key, and 40¢ key.
6. Repeat the above procedure with the $1.00 key, $2.00 key, $3.00 key, and $4.00 key.
7. Repeat the above procedure with the $10.00 key, the $20.00 key, the $30.00 key, and the $40.00 key.

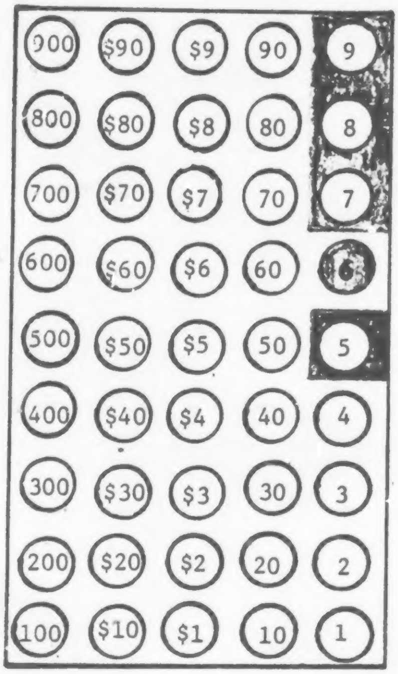


Fullbank Keyboard
Middle Finger Area

The 5¢ through 9¢ keys are the only ones operated by the second finger. See Illustration 3.

The steps you should follow in learning the Second Finger Group are:

1. Clear the register by using the correction lever or the total/ balance due key.
2. Place the right hand in the proper position with the three home key fingers on their respective keys.
3. Use the motor bar or largest department key to activate the register after depressing the amount keys.
4. Depress the 5¢ key, operate the motor bar or largest department key and return to the home key (6¢). To make sure the correct registration has been made, look at the indication after each registration. Repeat this same procedure by depressing the 7¢ key, 8¢ key, and 9¢ key. Practice these keys until you become familiar with the position of each key in relation to the 6¢ key (home key).

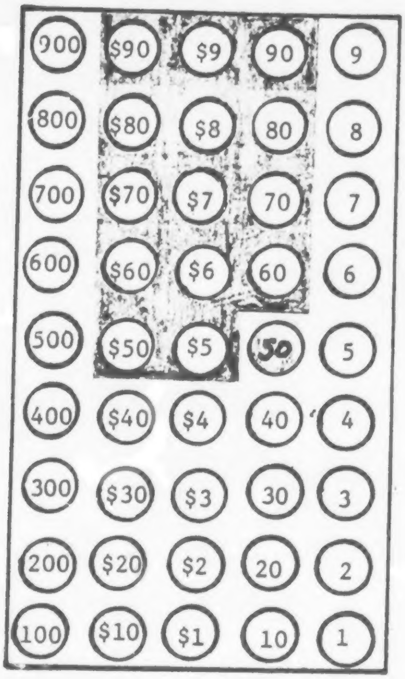

900
$90
$9
90
9
800
$80
$8
80
8
700
$70
$7
70
7
600
$60
$6
60
6
500
$50
$5
50
5
400
$40
$4
40
4
300
$30
$3
30
3
200
$20
$2
20
2
100
$10
$1
10
1

Fullbank Keyboard
Index Finger Area

The keys operated by the index finger are the 50¢ to 90¢ keys, the $5.00 to $9.00 keys, and the $50.00 to $90.00 keys. See Illustration 4.

The steps you should follow in learning the Index Finger Group are:

1. Clear the register by using the correction lever or the total/balance due key.
2. Place the right hand in the proper position with the three home key fingers on their respective keys.
3. Use the motor bar or the largest department key to activate the register after depressing the amount keys.
4. Repeat the above procedure with the $50.00 key, $60.00 key, $70.00 key, $80.00 key, and the $90.00 key.

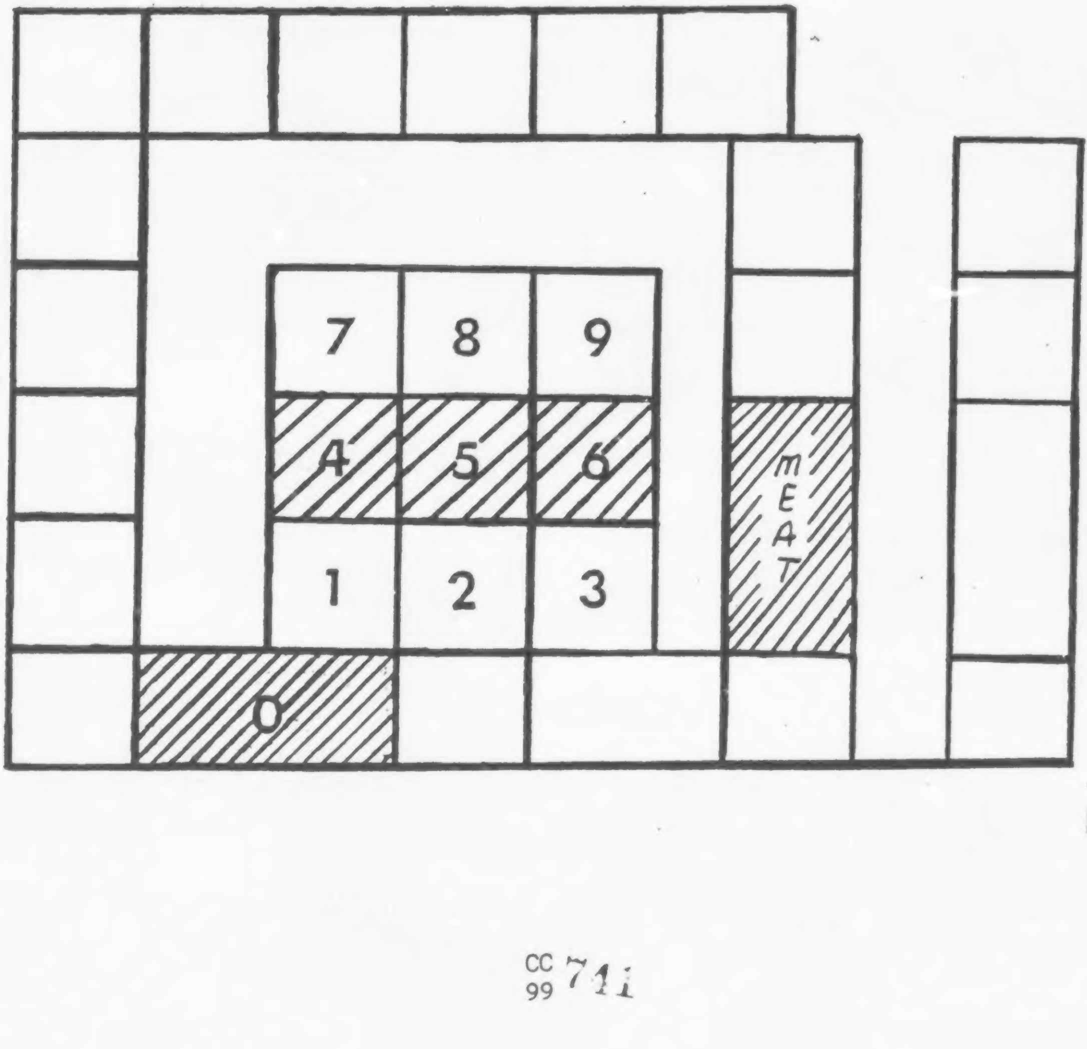

900
$90
$9
90
9
800
$80
$8
80
8
700
$70
$7
70
7
600
$60
$6
60
6
500
$50
$5
50
5
400
$40
$4
40
4
300
$30
$3
30
3
200
$20
$2
20
2
100
$10
$1
10
1

As in learning to type with speed and accuracy, you must also learn to operate an electronic cash register by touch.

The home keys of an electronic cash register include:

Thumb on the	0	Key
Index finger on the	4	Key
Middle finger on the	5	Key
Ring finger on the	6	Key
Little finger on the	Dept.	Key

Below is a diagram of a ten-key keyboard. Study it. Notice that the 0 (zero) is placed at the bottom. All other numbers are from left to right in ascending order.



Ten-key keyboard -- Thumb group area

You must enter all 0 on the electronic cash register. For example, if an item of merchandise costs .04 or .40 you must enter each zero by depressing the 0 key. The electronic cash register will not automatically register zeros. See illustration #1.

Place your fingers on the home keys and enter the following amounts, depressing the department key following each entry.

.40
.60
.60
.50

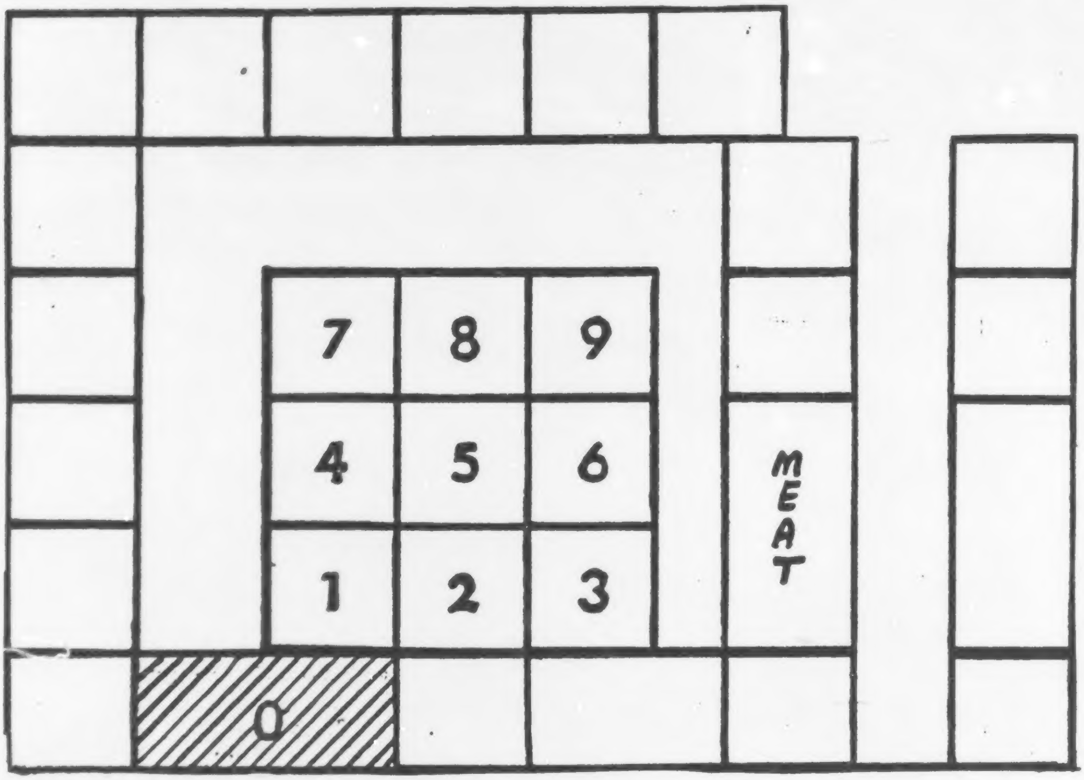
4.00
.50
.60
.50

.50
.50
.40
.60

.40
5.00
6.00
.50

.60
.50
.40
6.00

Illustration 1



Ten-key keyboard — Index finger area

Your index finger is used to depress three keys: 1, 4, and 7. See illustration #2.

Place your hand on the home key positions and without looking at the keyboard, depress 1, 4, and 7 with your index finger. Press a department key with your little finger.

Look at the receipt tape. If you see 147 and a department on it, you have correctly used the index finger group of keys.

For practice, enter the following number on your cash register:

17 dept.	41 dept.	47 dept.	77 dept.	41 dept.
41 dept.	74 dept.	11 dept.	14 dept.	14 dept.
47 dept.	44 dept.	74 dept.	74 dept.	47 dept.
44 dept.	71 dept.	17 dept.	14 dept.	71 dept.
149	230	149	179	173

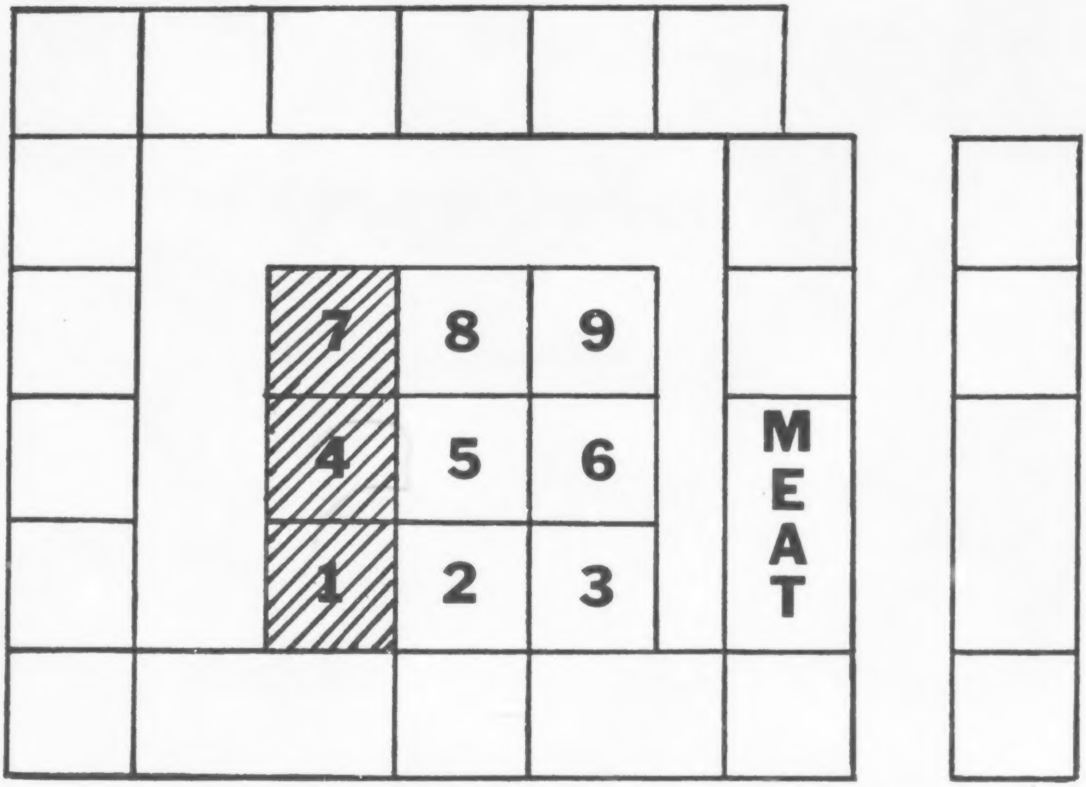


Illustration 2

Ten-key keyboard -- Middle finger area

Your middle finger is used to depress three keys: 2, 5, 8. See illustration #3.

Place your hand on the cash register keyboard in the home position. Without looking at the keyboard, depress the 5 and 8 key with your middle finger.

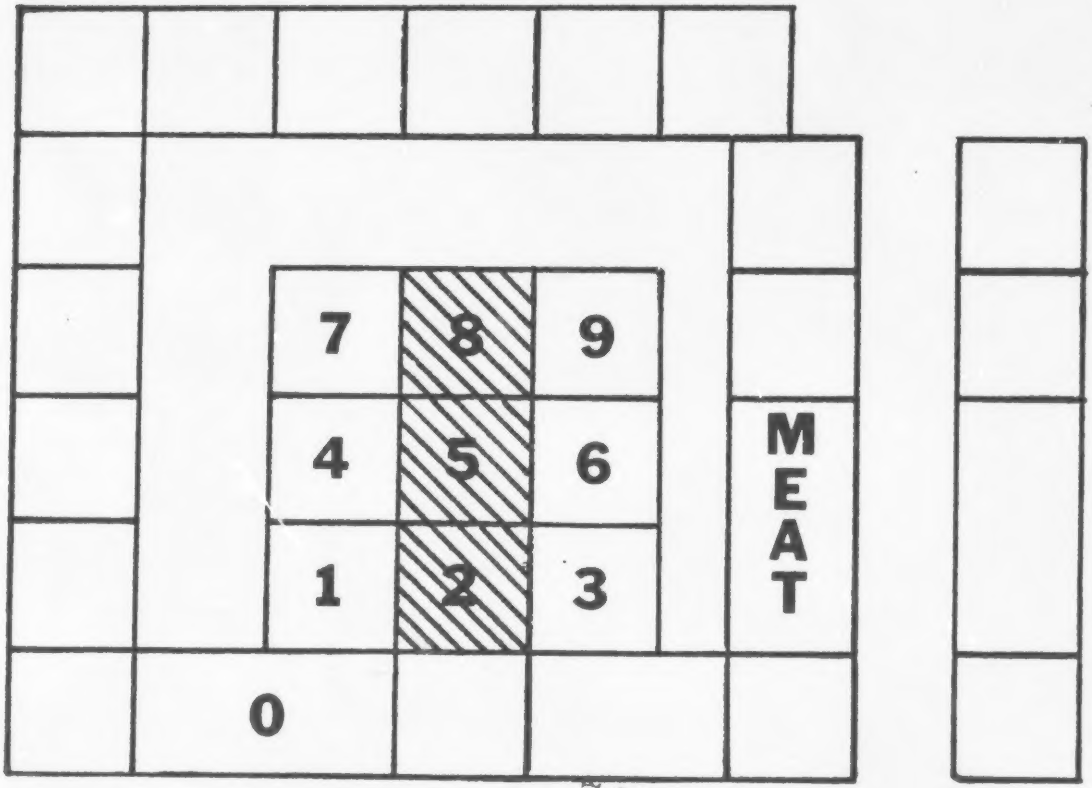
Press a department key to enter the amount.

You should now see .58 and a department on the receipt tape. Always check the receipt tape if you have a question concerning an entry.

Enter the following numbers on your cash register:

85
28
52
22
82
58
55
88
82
25
82
28
25
58
88
22
85
55
28
52
52
55
22
82
88

Illustration 3



Ten-key keyboard -- Ring finger area

Your third or ring finger is used to depress three keys: 3, 6, and 9. See illustration #4.

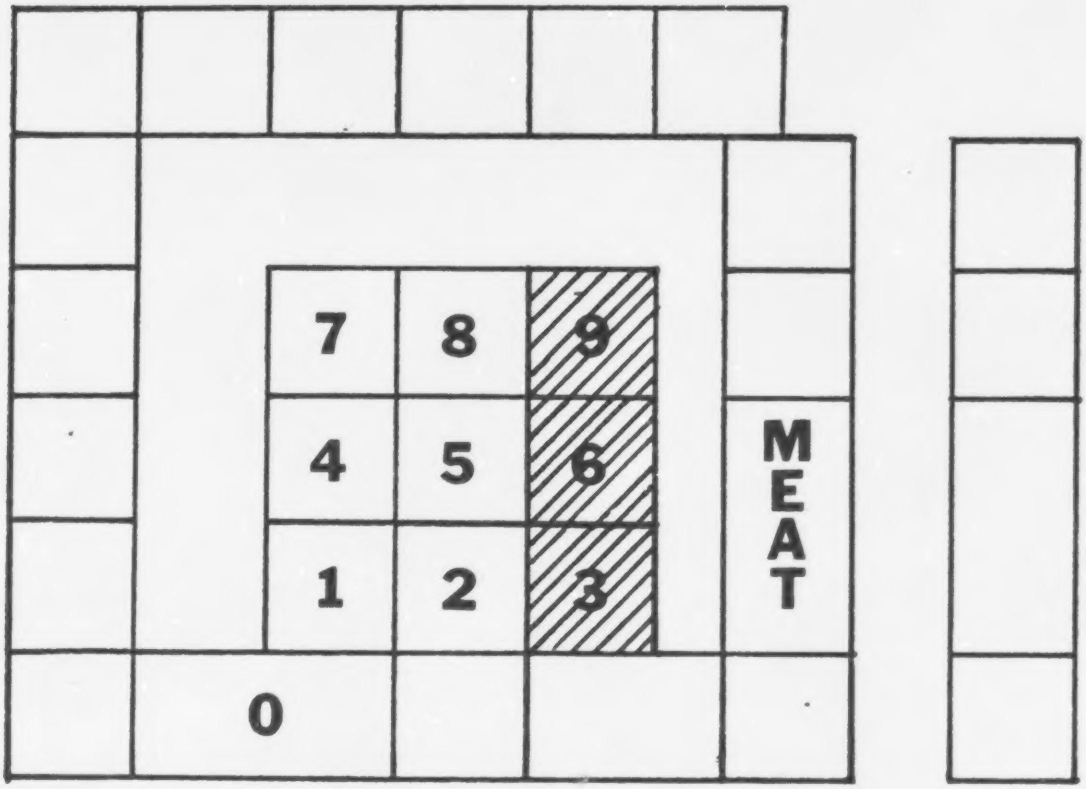
Place your hand on the keyboard in the home key position and without looking at the keyboard depress 3, 6, and 9 and a department key.

Check the receipt tape to see that 369 and a department appears on it.

For practice enter the following numbers on the cash register with your third finger. Remember to depress the grocery key to register each entry.

96 dept.
39 dept.
66 dept.
93 dept.
36 dept.
39 dept.
33 dept.
69 dept.
99 dept.
63 dept.
69 dept.
99 dept.
66 dept.
36 dept.
93 dept.
66 dept.
39 dept.
96 dept.
33 dept.
63 dept.
33 dept.
99 dept.
39 dept.
69 dept.
63 dept.

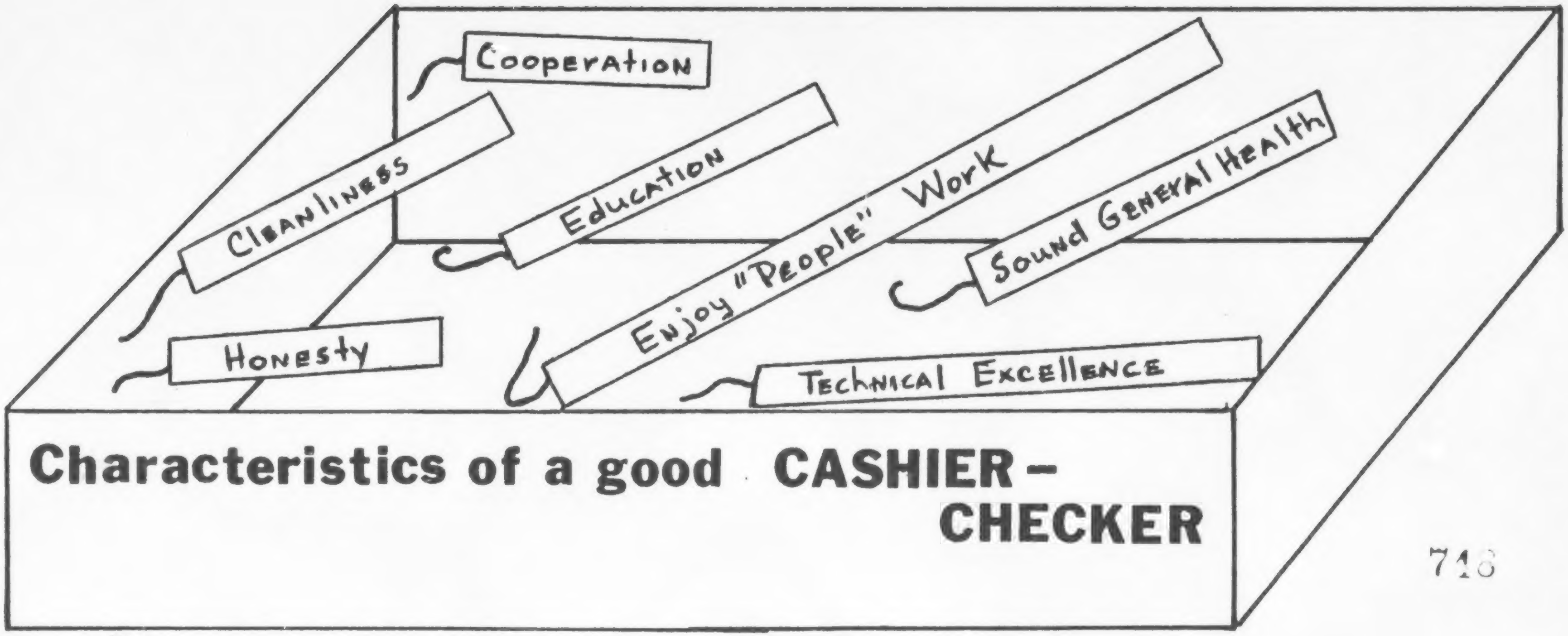
Illustration 4



TRANSPARENCY MASTERS
FOR
CASHIER-CHECKER UNIT

C/C
TM - 1

HAVE YOU WRAPPED UP ALL OF THESE?


Cooperation
Cleanliness
Education
Enjoy "People" Work
Sound General Health
Honesty
Technical Excellence

Characteristics of a good CASHIER-CHECKER

C/C
TM - 2

Date________19________

Sold to

Address

City State **Zip**

Cash	**Charge**	COD	Sold By

Dep	Qt	Description	Unit Price	$	
		Subtotal			
		Tax			
		TOTAL			

C/C
TM - 3

Clerk # 303	DATE 3/15/80 / / 320-45-H	TOTAL SALE $455.79

DEPT.	QUANTITY	ARTICLE	PRICE
44	1	G. E. Microwave Oven	429.99

Sub-T.	429.99
SAles Tax	25.80
Total	455.79
Less Deposit	155.79
Balance	300.00

HOLD UNTIL: 7-15-80

NAME: Linda Courtney

ADDRESS: 828 Creekside, Memphis, Tenn.

Phone: 683-6150

Purchaser's Signature Linda Courtney

Hold Until: 7/ 15 / 80

320-45-H

Amount Due $300.00

NAME Linda Courtney

ADDRESS 828 Creekside, Memphis, Tenn.

PHONE: 683-6150

Attach this Stub to Merchandise

Clerk No. 303

C/C
TM - 4

REFUND SLIP

Date ________ 19_____

Refunded

Sold By

Mdse. Returned:

Mdse. Purchased:

Amount of Refund:

Amount of Tax:

REFUND TOTAL

Reason: ______________________________

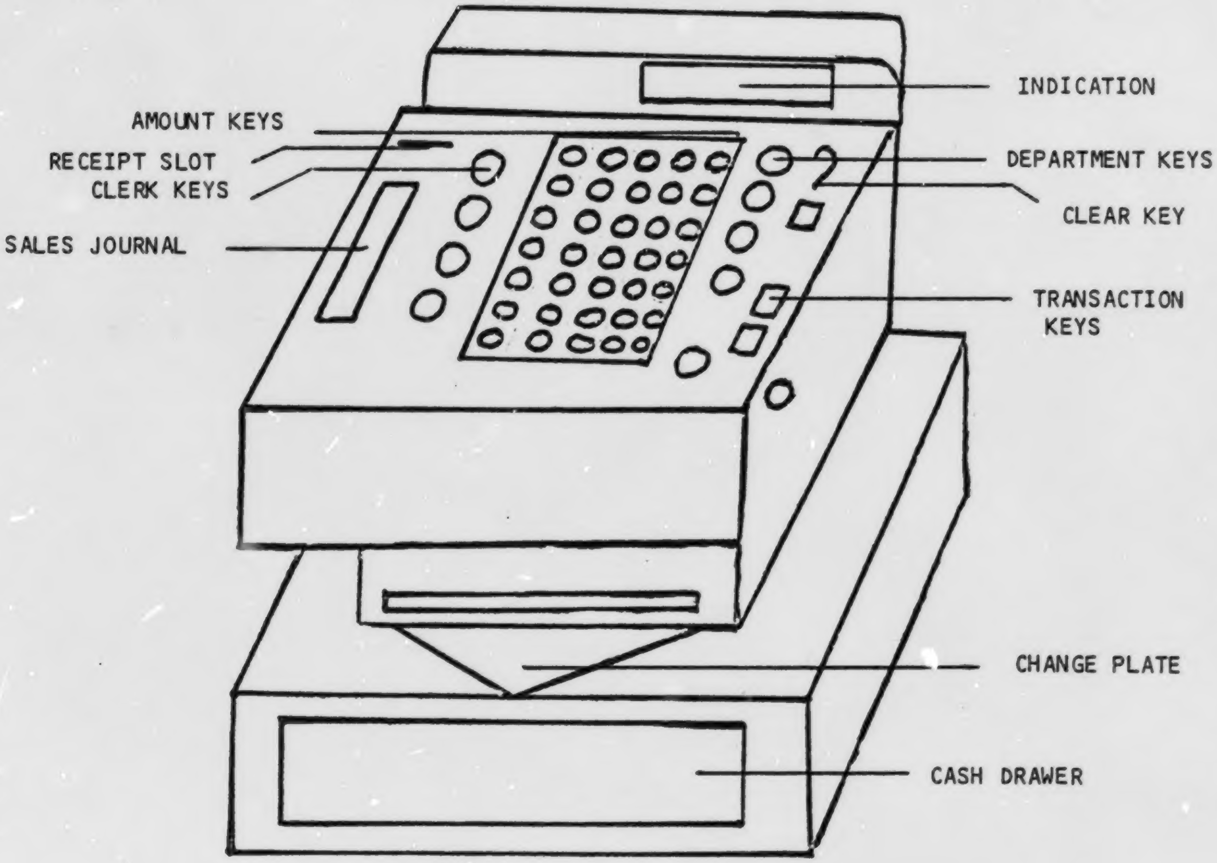
Received Payment

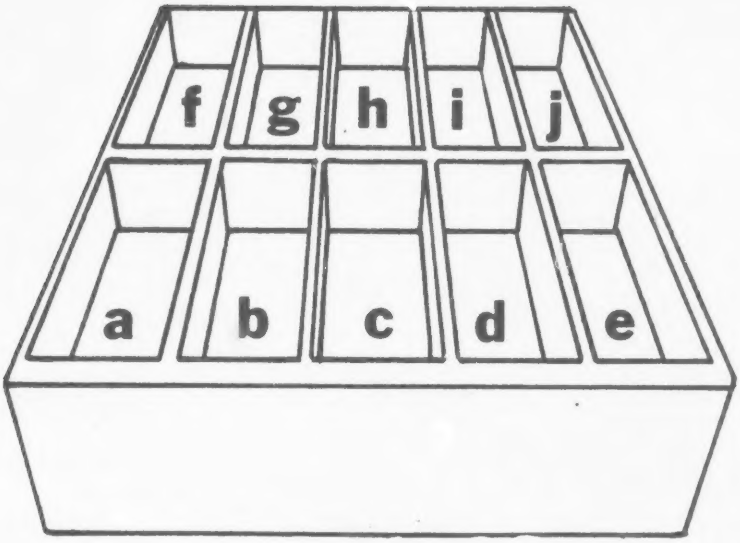
Name______________________________

Address______________________________

City____________________ State________ Zip________

OK By______________________________


INDICATION
AMOUNT KEYS
RECEIPT SLOT
CLERK KEYS
SALES JOURNAL
DEPARTMENT KEYS
CLEAR KEY
TRANSACTION KEYS
CHANGE PLATE
CASH DRAWER



a. Half Dollars

b. Quarters

c. Dimes

d. Nickels

e. Pennies

f. Remains empty

g. $20 bills

h. $10 bills

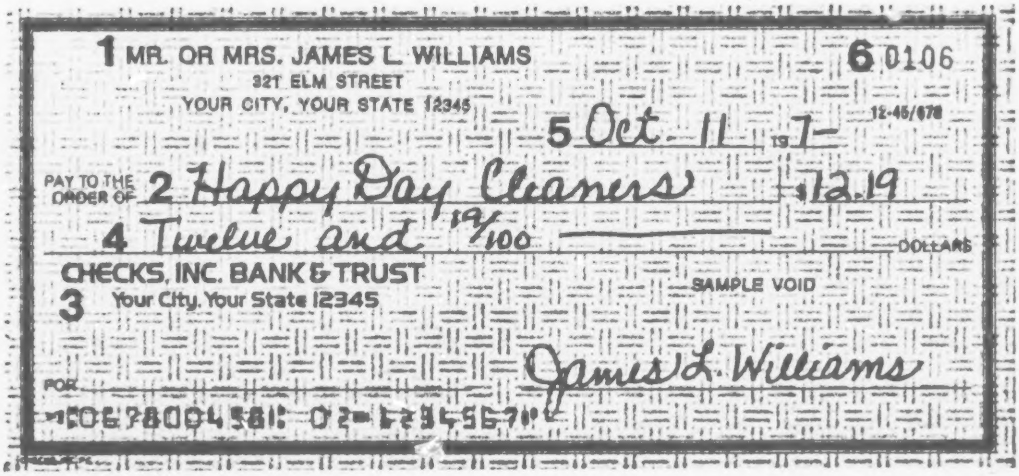
i. $5 bills

j. $1 bills

C/C
TM-7

PARTS OF A CHECK

1. DRAWER	4. AMOUNT
2. PAYEE	5. DATE
3. DRAWEE	6. CHECK NUMBER



1 MR. OR MRS. JAMES L. WILLIAMS
321 ELM STREET
YOUR CITY, YOUR STATE 12345

6 0106

12-45/678

5 Oct. 11 19 7-

PAY TO THE ORDER OF **2** Happy Day Cleaners $12.19

4 Twelve and 19/100 DOLLARS

CHECKS, INC. BANK & TRUST
3 Your City, Your State 12345

SAMPLE VOID

FOR

James L. Williams

⑆067800458⑆ 02⑉1234567⑈

TYPES OF CHECKS

PERSONALIZED CHECK

John Doe or
Jane Doe
Anytown, U.S.A.

47-71
599

May 7 1980

Pay to the order of Bob's Cleaners $7 00

Seven and 00/100 Dollars

National Bank
Anytown, U.S.A. 38122

Jane Doe

31:1234""56":

GOVERNMENT CHECK

Anytown, U.S.A. 38122
GOVERNMENT OFFICE

17-8891
504

Pay to the order of:

ADDRESS

Jane Doe
456 First Street
Anytown, U.S.A.

National Bank
Anytown, U.S.A. 38122

Frank Gray
Authorized Signature

31:1234""56":

PAYROLL CHECK

UNIVERSAL BAKING COMPANY
Anytown, U.S.A.

30-123
591

Pay to the order of:	Date	Ck.No.	Amount
J. G. Malone	Apr. 1, 8-	7101	$200.00

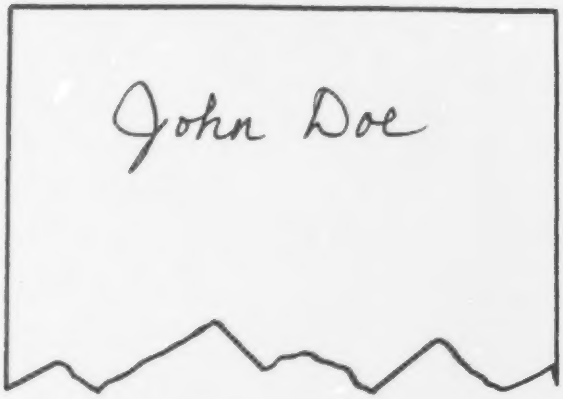
National Bank
Anytown, U.S.A. 38122

Roy Smith
Authorized Signature

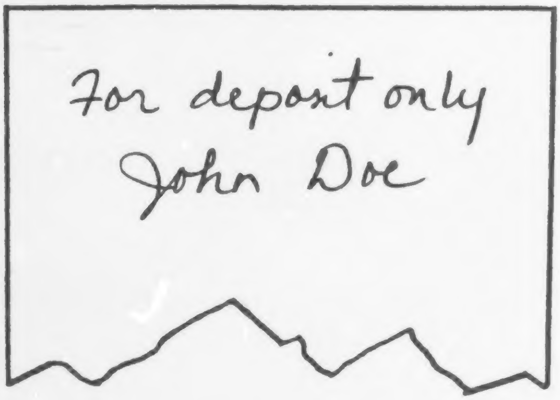
31:8901""110":

TM $^{C/C}$ - 9

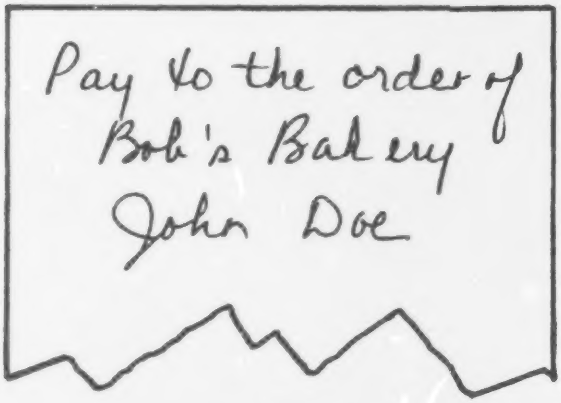
TYPES OF CHECK ENDORSEMENTS


John Doe

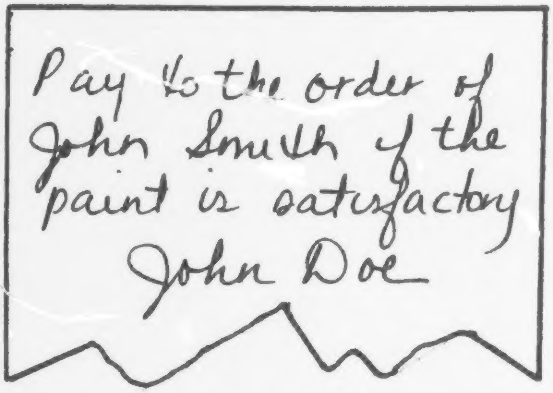
BLANK ENDORSEMENT


For deposit only
John Doe

RESTRICTIVE ENDORSEMENT


Pay to the order of
Bob's Bakery
John Doe

SPECIAL ENDORSEMENT


Pay to the order of
John Smith if the
paint is satisfactory
John Doe

CONDITIONAL ENDORSEMENT

CREDIT CARD BULLETIN

058 583
057 592
074 763
075 131
076 982
078 244
079 085
080 957
082 873
083 152
085 165
086 015
089 654
099 729
100 774
107 100
107 514
108 256
109 348
109 645
111 037
111 334
111 475
112 472
113 397
114 197
116 077
116 127
117 067
119 097
119 485
119 550
119 626
126 134
126 969
127 744
128 098
128 833
129 153
129 542
129 625
131 696
132 751
132 843
133 536
133 676
134 401
135 127
135 242
135 606
135 614
135 705
135 804
135 838
136 364
138 212
138 428
138 758
139 079
139 228
139 475
139 954
140 085
140 168
140 812
141 125
141 315
141 406
141 934
142 651
143 287
143 659
145 027
145 340
145 506
146 322
147 015

222 339
223 832
224 145
228 070
228 923
232 973
233 534
236 404
238 376
239 218
240 075
244 366
244 606
248 870
252 096
259 026
260 339
260 743
261 923
262 055
263 705
267 227
267 748
269 645
403 426
405 584
409 613
410 876
411 528
416 311
416 790
417 327
418 150
440 910
701 118
701 233
701 456
701 928
702 405
703 397
705 119
707 727
708 600
708 907
709 219
709 442
709 947
710 614
713 139
713 386
714 996
716 561
717 049
717 221
717 346
717 700
718 625
719 201
720 951
723 419
725 265
725 471
725 570
725 794
727 162
727 410
727 485
727 584

4225
994

005 485
011 889
018 728
031 572
039 468

114 667
115 334
115 425
116 399
116 597
116 894
117 200
117 819
118 189
118 411
119 450
119 948
126 877
127 172
127 545
128 816
130 440
131 117
132 958
133 659
133 741
134 368
135 076
135 084
135 514
135 530
135 845
136 389
136 496
136 512
136 991
137 031
137 437
137 643
138 252
138 274
139 557
139 720
139 748
140 159
140 639
140 832
141 132
141 793
143 047
145 190
145 398
145 455
146 065
146 552
146 792
147 410
147 683
148 566
148 820
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151 033
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152 311
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153 186
153 517
153 632
153 806
154 713
154 788
155 066
201 152
202 066
203 238
203 965
204 179
207 495
209 111
211 752
211 851
211 893
212 362

419 371
420 189
480 217
480 589
700 333
703 758
703 774
703 816
704 947
707 148
708 393
709 540
710 621
711 124
716 016
716 297
719 143
721 776
726 304
726 395
726 460
726 502

4225
995

005 195
006 490
006 904
006 938
013 173
022 706
025 961
027 586
037 002
041 857
045 233
045 258
055 438
057 111
057 350
079 679
081 907
082 517
085 403
089 272
089 306
090 287
091 690
092 219
093 035
101 432
104 006
105 167
105 696
107 298
109 234
114 458
115 877
117 024
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120 168
127 866
128 195
128 203
128 302
128 549
129 524
130 464
130 472
130 530
130 738
130 811
131 074
131 736
132 049
133 153

147 187
147 260
147 518
148 136
148 359
148 763
148 921
149 563
149 658
151 049
151 106
151 577
151 759
152 419
152 492
152 740
153 433
153 441
153 821
153 862
153 979
228 227
235 591
238 555
240 257
246 633
248 164
249 256
249 480
250 262
251 120
251 202
252 334
254 706
262 590
264 060
265 195
265 987
403 403
403 785
410 619
410 830
413 902
414 927
415 766
483 111
700 605
701 603
701 835
701 991
702 965
703 294
703 419
704 524
704 565
712 733
715 138
715 705
717 161
722 112
723 441
723 656
725 942
725 990
726 329
726 459

4225
996

007 166
007 430
023 726
037 064
041 041
041 363
043 229

130 192
130 505
131 727
131 842
132 378
132 667
132 907
133 053
133 368
133 525
133 558
133 814
134 440
135 066
135 090
135 454
137 302
137 435
137 674
137 799
138 151
138 961
139 415
139 448
139 548
140 075
141 593
141 734
142 005
142 278
143 036
144 157
144 456
144 613
144 753
144 910
145 065
145 123
145 362
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145 560
145 944
146 816
147 087
147 152
148 309
148 465
148 879
149 836
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150 651
150 727
150 743
150 818
152 459
152 723
152 747
152 962
153 374
202 981
204 011
206 685
206 859
208 657
210 836
215 405
215 732
224 345
228 540
230 156
230 497
230 560
231 832
235 690
238 332
246 350
249 131

725 916
725 965
726 245

4225
997

005 656
007 330
036 289
040 919
041 321
042 261
042 865
045 330
045 346
047 542
055 925
056 014
057 004
057 830
075 337
075 618
076 558
077 325
078 232
084 677
085 732
092 118
096 481
098 206
099 972
100 473
102 706
105 274
105 308
105 993
107 213
107 924
110 126
112 999
113 708
113 757
114 177
115 703
116 156
116 768
117 493
118 020
126 460
128 425
129 639
131 775
133 011
133 482
133 565
133 672
134 068
134 274
134 381
134 514
135 057
135 354
135 776
136 816
137 400
137 483
138 291
138 366
138 713
138 895
139 174
140 230
140 586
141 089
141 534
142 347

SAMPLE "X" REPORT

```
 11 02 79
  002300
  0758 X

1      11
*    590.73

2    139
*    513.68

3    255
*    458.09

4     15
*    118.19

*   1680.69

*    100.86

      22
*   1781.55

       4
*    161.12

*   1620.43

       2
*      3.00

*   1680.69

       3.
*41634009

  0002
```

SAMPLE "Z" REPORT

```
 11 02 79
  002300
  0759 Z

1      11
*    590.73

2    139
*    513.68

3    255
*    458.09

4     15
*    118.19

*   1680.69

*    100.86

      22
*   1781.55

       4
*    161.12

*   1620.43

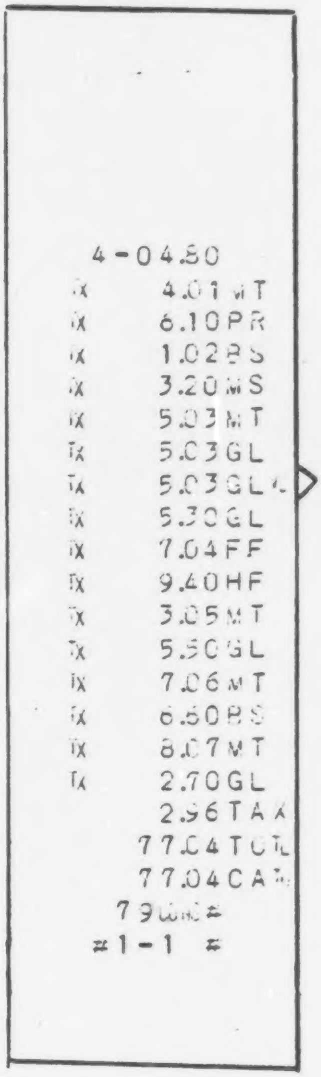
       2
*      3.00

*   1680.69

       3.
*41634009

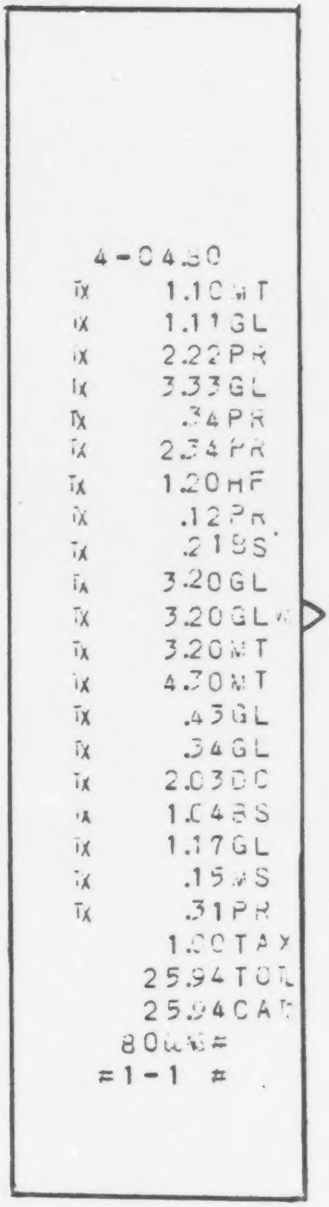
  0002
```

WRONG AMOUNT



```
    4-04.80
TX      4.01MT
TX      6.10PR
TX      1.02BS
TX      3.20MS
TX      5.03MT
TX      5.03GL
TX      5.03GL*  VOID
TX      5.30GL
TX      7.04FF
TX      9.40HF
TX      3.05MT
TX      5.50GL
TX      7.06MT
TX      6.60BS
TX      8.07MT
TX      2.70GL
        2.96TAX
       77.04TOTL
       77.04CA
     79[illegible]≠
    ≠1-1  ≠
```

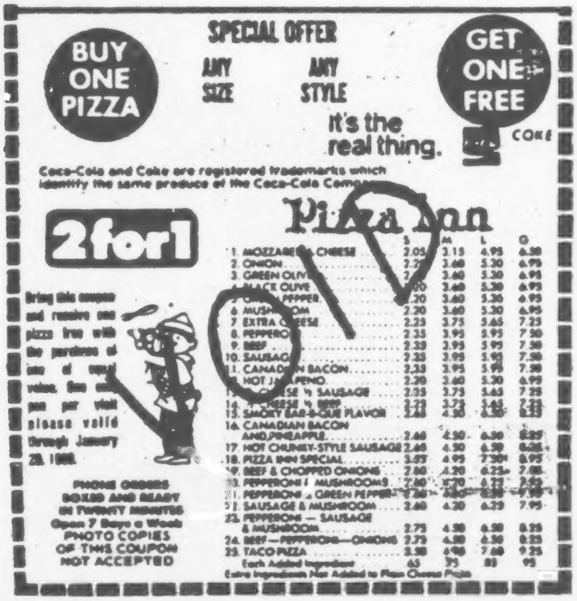
WRONG DEPARTMENT



```
    4-04.80
TX      1.10MT
TX      1.11GL
TX      2.22PR
TX      3.33GL
TX       .34PR
TX      2.34PR
TX      1.20HF
TX       .12PR
TX       .21BS
TX      3.20GL
TX      3.20GL*  VOID
TX      3.20MT
TX      4.30MT
TX       .43GL
TX       .34GL
TX      2.03DC
TX      1.04BS
TX      1.17GL
TX       .15MS
TX       .31PR
        1.00TAX
       25.94TOTL
       25.94CA
     80[illegible]≠
    ≠1-1  ≠
```

C/C
TM - 13

STORE COUPON



SPECIAL OFFER

BUY ONE PIZZA

ANY SIZE ANY STYLE

GET ONE FREE

It's the real thing. COKE

Coca-Cola and Coke are registered trademarks which identify the same produce of the Coca-Cola Company.

2for1

Bring this coupon and receive one pizza free with the purchase of one of equal value. One coupon per visit please valid through January 28, 1980.

PHONE ORDERS BOXED AND READY IN TWENTY MINUTES
Open 7 Days a Week
PHOTO COPIES OF THIS COUPON NOT ACCEPTED

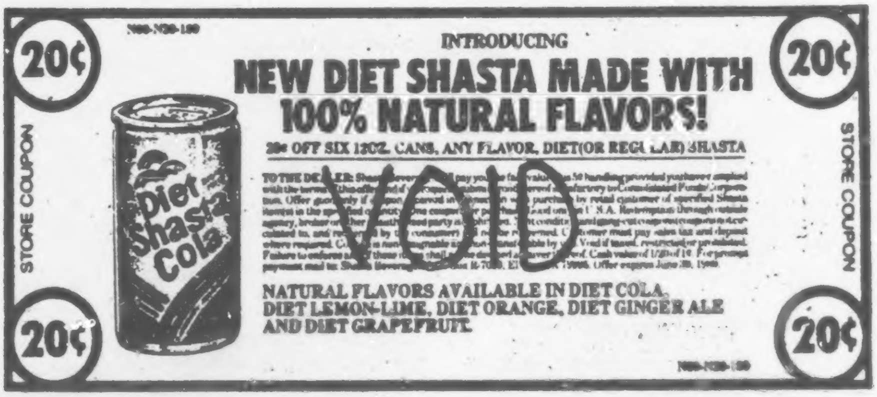
Pizza Inn

	S	M	L	G
1. MOZZARELLA CHEESE	2.05	3.15	4.95	6.30
2. ONION	[illegible]	3.60	5.30	6.95
3. GREEN OLIVE	[illegible]	3.60	5.30	6.95
4. BLACK OLIVE	[illegible]	3.60	5.30	6.95
5. GREEN PEPPER	2.20	3.60	5.30	6.95
6. MUSHROOM	2.20	3.60	5.30	6.95
7. EXTRA CHEESE	2.25	3.75	5.65	7.25
8. PEPPERONI	2.35	3.95	5.95	7.50
9. BEEF	2.35	3.95	5.95	7.50
10. SAUSAGE	2.35	3.95	5.95	7.50
11. CANADIAN BACON	2.35	3.95	5.95	7.50
12. HOT JALAPENO	2.20	3.60	5.30	6.95
13. ½ CHEESE ½ SAUSAGE	2.25	3.75	5.65	7.25
14. ½ CHEESE ½ BEEF	2.25	3.75	5.65	7.25
15. SMOKY BAR-B-QUE FLAVOR	2.60	4.30	6.30	8.25
16. CANADIAN BACON AND PINEAPPLE	2.60	4.30	6.50	8.25
17. HOT CHUNKY-STYLE SAUSAGE	2.60	4.30	6.50	8.25
18. PIZZA INN SPECIAL	3.55	4.95	7.30	8.95
19. BEEF & CHOPPED ONIONS	2.60	4.20	6.25	7.95
20. PEPPERONI & MUSHROOMS	2.60	4.20	6.25	7.95
21. PEPPERONI & GREEN PEPPER	[illegible]	[illegible]	[illegible]	[illegible]
22. SAUSAGE & MUSHROOM	2.60	4.20	6.25	7.95
23. PEPPERONI — SAUSAGE & MUSHROOM	2.75	4.50	6.50	8.25
24. BEEF—PEPPERONI—ONIONS	2.75	4.50	6.50	8.25
25. TACO PIZZA	3.30	4.90	7.60	9.25
Each Added Ingredient	.65	.75	.85	.95

Extra Ingredients Not Added to Plain Cheese Pizza

VOID

VENDOR COUPON



STORE COUPON

20¢

INTRODUCING

NEW DIET SHASTA MADE WITH 100% NATURAL FLAVORS!

20¢ OFF SIX 12OZ. CANS, ANY FLAVOR, DIET (OR REGULAR) SHASTA

VOID

NATURAL FLAVORS AVAILABLE IN DIET COLA, DIET LEMON-LIME, DIET ORANGE, DIET GINGER ALE AND DIET GRAPEFRUIT.

Diet Shasta Cola

TESTS AND KEYS
FOR
CASHIER-CHECKER UNIT

CASHIER-CHECKER

1. Define the term "cashier."

2. List two occupational titles that refer to cashiers.

3. List five duties or responsibilities of the cashier in most retail stores.

4. List two personal requirements that are essential in considering a job as a cashier.

5. List two physical requirements that are essential in considering a job as a cashier.

6. List two educational requirements that are essential in considering a job as a cashier.

7. List four kinds of businesses that employ cashiers.

8. What is the "usual" starting salary of entry-level cashiers?

9. List two fringe benefits that are usually offered by a company to the cashier.

10. What is the most important technical development affecting the employment prospect of cashiers?

CASHIER-CHECKER

1. Person employed to record sales transactions or customer payments

2. Cashier-checker or hostess-cashier or counter clerk

3. Answers will vary depending on curriculum content: operating the cash register, stocking shelves, arranging displays, handling cash and cashing checks.

4. Honesty, aptitude for figure accuracy, tact, "enjoy people work"

5. Sound general health, hand-eye coordination, finger dexterity, endure long periods of standing

6. Training in vocational courses, preparation in business subjects such as business math, bookkeeping

7. Answers will vary —- food stores, theaters, service stations, restaurants, hotels, etc.

8. Minimum wage as outlined by state and federal law.

9. Sick leave, hospitalization, vacation pay, pension

10. Computerized register systems

T - 2

CASHIER-CHECKER

1. Explain the difference between a charge send and C.O.D.?

2. Is it possible to have a combined C.O.D. and layaway sales? Why or why not?

3. There are three common merchandise refunds. Name them

4. On a cash refund, there are nine steps to perform. Please list these steps.

CASHIER-CHECKER

1. Explain....

Answer: A charge send is when a customer charges on his account, but has the merchandise delivered. C.O.D. (collect on delivery) is also delivered merchandise, but is paid for when received at residence.

2. Is it possible...?

Answer: No. In a layaway sale, a percent of money is deposited for merchandise. The product remains at the store until all cash is collected for final payment. In a C.O.D. sale, merchandise is paid for upon delivery to residence.

3. There are three common....

Answer:
1. Exchange
2. Credit charge
3. Cash refund

4. On a cash refund....

Answer:
1. Have cash refund approved by proper store authority
2. Record date paid
3. Initial form
4. Check correct department
5. Record price, tax and total amount to be refunded
6. Record customer's address
7. Have customer sign form
8. Make cash refund to customer
9. Return form to cash drawer

PARTS OF A CHECK

DIRECTIONS: Complete the following statements by filling in the correct letter from the list below.

1. ______ A consecutive number that is printed on the check by the bank or is written on by the payer

2. ______ A number used to identify the bank

3. ______ The current day and year the check is written

4. ______ The amount of the check written in figures

5. ______ The written signature of the person who is writing the check

6. ______ The account number which the bank has assigned to the payer

7. ______ A line of special printing along the bottom of the check which is used by the bank's electronic check-processing equipment to process the check

8. ______ The name and address of the bank on which the check is drawn

9. ______ The amount for which the check has been drawn, written in script

10. ______ The name of the person to whom the check is written

11. ______ The imprinted name and address of the person who is writing the check

12. ______ The signature of the person to whom the check is written

a. Payer's name and address
b. Amount of check in script
c. MICR ENCODING
d. Payer's signature
e. Date
f. Check number
g. Bank I.D. number
h. Numerical amount
i. Payer's account number
j. Payer's bank name
k. Payee
l. Endorsement

PARTS OF A CHECK

1. f--Check number
2. g--Bank I.D. number
3. e--Date
4. h--Numerical amount
5. d--Payer's signature
6. i--Payer's account number
7. c--MICR ENCODING
8. j--Payer's bank name
9. b--Amount of check in script
10. k--Payee
11. a--Payer's name and address
12. l--Endorsement

Handling Money Substitutes

1. List one characteristic of each of the following types of checks:

   a. Personal check ______________________________

   b. Treasury check ______________________________

   c. Payroll check ______________________________

   d. Business check ______________________________

2. List one precaution to take before cashing or accepting the following types of checks:

   a. Personal check ______________________________

   b. Payroll check ______________________________

3. List the five essential elements of a properly written check.

   a. ____________________ c. ____________________

   b. ____________________ d. ____________________

   e. ____________________

4. Label the following payee entries as individual, joint, or alternate.

   a. John Joyner ______________________________

   b. John and Jane Joyner ______________________________

   c. John or Jane Joyner ______________________________

5. Label each of the following endorsements.

   a. For deposit only
   Ann Moore ______________________________

   b. Ann Moore ______________________________

6. List the four types of credit cards and give an example of each.

a. ______________________ Example ________________

b. ______________________ Example ________________

c. ______________________ Example ________________

d. ______________________ Example ________________

7. List three important parts of a credit card.

a.

b.

c.

8. What is the proper procedure to follow when accepting a credit card as payment for merchandise or services?

9. List two selling situations involving a credit card that require authorization.

a.

b.

10. List two clues that indicate a possible credit card swindle.

a.

b.

11. List three indicators of signature forgery.

a.

b.

c.

12. What is the proper procedure to follow upon discovering the improper use of a credit card?

13. List two examples of reliable customer identification.

a.

b.

14. List two examples of unreliable identification.

a.

b.

15. Explain the difference between "floor limit" and credit limit.

Handling Money Substitutes

1. a. Usually has pre-printed customer name, address, and account number
   b. Government check usually identified by the word "Treasury" on the front of the check
   c. A business check usually identified by the word "payroll" stamped or printed on front of check
   d. Authorizes the bank to withdraw funds from a business and usually requires two signatures
2. a. Have customer prepare it for exact amount; avoid giving change
   b. Verigy employment of person presenting check and the financial condition of the company
3. a. payee
   b. date
   c. drawee
   d. amount
   e. payer
4. a. individual
   b. joint
   c. alternate
5. a. restrictive
   b. blank
6. Answers may vary
   a. Bank card ex.--VISA
   b. All purpose ex.--American Express
   c. Retail ex.--Sears, J. C. Penney, etc.
   d. Industry ex.--Amoco, Shell, etc.
7. a. Customer's name
   b. Account number
   c. Signature
   d. Expiration date
8. a. Examine card for customer's name, account number, signature and expiration date
   b. Check current warning bulletin for account number
   c. Prepare salescheck
   d. Secure authorization if necessary
9. a. Sale exceeds floor limit or credit limit
   b. Account number appears in warning bulletin
10. a. Customer asks for card at sight of warning bulletin
    b. Customer signs more slowly than necessary
    c. Customer makes several purchases throughout the store that can be easily resold
11. a. Exaggerated capital letters
    b. Marked differences in formation of certain alphabets in comparison to identification documents
    c. Uneven degree of pressure applied to pen

12. a. Keep the card
    b. Ask customer to report to credit department or secure procedure from authorized personnel by telephone

13. Answers may vary
    a. Driver's license
    b. Major credit cards
    c. Employment I.D. cards
    d. Check guarantee cards

14. Answers may vary
    a. Business cards
    b. Social Security card
    c. Membership cards
    d. Letters of recommendation

15. The floor limit is the amount set either by the store or credit card company which may be charged without receiving special authorization. The credit limit specifies the total amount of purchases that the customer is eligible to charge.

Fullbank keyboard: Do each of the following columns of figures. Save your tapes.

.10	.10	.10	.22	.45	.57	.73	10.00	99.98
.11	.50	1.00	.33	.45	.58	.74	20.00	99.97
.12	.06	2.00	.44	.46	.58	.75	30.00	99.96
.13	.10	3.00	.55	.47	.59	.76	40.00	99.96
.14	.06	4.00	.66	.48	.51	.77	50.00	99.95
.15	.50	.10	.77	.49	.52	.78	60.00	99.94
.16	.56	40.00	.88	.50	.53	.79	70.00	99.93
.17	.50	30.00	.99	.51	.54	.06	80.00	99.92
.18	.06	20.00	.21	.52	.55	.50	90.00	99.91
.19	.10	10.00	.22	.52	.56	.10	.10	99.90
.10	.16	.10	.23	.53	.57	.06	.50	.50
.20	.06	.20	.33	.54	.58	.16	9.00	.06
.21	.10	.30	.34	.55	.59	.10	8.00	.10
.22	.10	.40	.44	.56	.50	.06	7.00	.20
.23	.01	.40	.45	.57	.06	.50	6.00	.30
.24	.02	.10	.45	.58	.10	.56	5.00	.40
.25	.03	.50	.46	.59	.30	.80	.50	.50
.26	.04	.60	.55	.50	.21	.81	4.00	.60
.27	.05	.70	.56	.10	.10	.82	3.00	.70
.28	.06	.80	.57	.06	.20	.83	2.00	.80
.29	.07	.90	.66	.10	.30	.84	1.00	.90
.10	.08	.50	.65	.50	.10	.85	.10	.50
.05	.09	5.00	.67	.60	.30	.86	.20	.10
.06	.06	6.00	.77	.61	.31	.87	.30	.06
.07	.10	7.00	.76	.62	.32	.88	.40	.05
.08	.10	7.00	.78	.63	.33	.89	.50	.06
.09	.50	8.00	.88	.64	.34	.09	.60	.07
.06	.60	9.00	.87	.65	.10	.90	.70	.08
.10	.70	10.00	.88	.66	.35	.99	.80	.09
.20	.80	.10	.89	.67	.36	.91	.90	.06
.30	.90	20.00	.99	.68	.37	.92	.50	.09
.10	.10	30.00	.99	.69	.38	.93	.10	.06
.40	.20	40.00	.50	.70	.39	.94	.06	.08
.50	.30	.50	.06	.10	.06	.95	.05	.06
.60	.40	50.00	.10	.50	.40	.96	.06	.07
.70	.50	60.00	.56	.06	.10	.97	.07	.06
.80	.60	70.00	.16	.10	.41	.98	.08	.05
.90	.70	80.00	.10	.50	.42	.99	.09	.06
.50	.80	90.00	.06	.70	.43	.09	.06	.50
.10	.90	.50	.50	.71	.44	.06	.10	.56

Fullbank keyboard: Do each of the following columns of figures. Save your tapes.

.10	.10	.10	.22	.45	.57	.73	10.00	99.98
.11	.50	1.00	.33	.45	.58	.74	20.00	99.97
.12	.06	2.00	.44	.46	.58	.75	30.00	99.96
.13	.10	3.00	.55	.47	.59	.76	40.00	99.96
.14	.06	4.00	.66	.48	.51	.77	50.00	99.95
.15	.50	.10	.77	.49	.52	.78	60.00	99.94
.16	.56	40.00	.88	.50	.53	.79	70.00	99.93
.17	.50	30.00	.99	.51	.54	.06	80.00	99.92
.18	.06	20.00	.21	.52	.55	.50	90.00	99.91
.19	.10	10.00	.22	.52	.56	.10	.10	99.90
.10	.16	.10	.23	.53	.57	.06	.50	.50
.20	.06	.20	.33	.54	.58	.16	9.00	.06
.21	.10	.30	.34	.55	.59	.10	8.00	.10
.22	.10	.40	.44	.56	.50	.06	7.00	.20
.23	.01	.40	.45	.57	.06	.50	6.00	.30
.24	.02	.10	.45	.58	.10	.56	5.00	.40
.25	.03	.50	.46	.59	.30	.80	.50	.50
.26	.04	.60	.55	.50	.21	.81	4.00	.60
.27	.05	.70	.56	.10	.10	.82	3.00	.70
.28	.06	.80	.57	.06	.20	.83	2.00	.80
.29	.07	.90	.66	.10	.30	.84	1.00	.90
.10	.08	.50	.65	.50	.10	.85	.10	.50
.05	.09	5.00	.67	.60	.30	.86	.20	.10
.06	.06	6.00	.77	.61	.31	.87	.30	.06
.07	.10	7.00	.76	.62	.32	.88	.40	.05
.08	.10	7.00	.78	.63	.33	.89	.50	.06
.09	.50	8.00	.88	.64	.34	.09	.60	.07
.06	.60	9.00	.87	.65	.10	.90	.70	.08
.10	.70	10.00	.88	.66	.35	.99	.80	.09
.20	.80	.10	.89	.67	.36	.91	.90	.06
.30	.90	20.00	.99	.68	.37	.92	.50	.09
.10	.10	30.00	.99	.69	.38	.93	.10	.06
.40	.20	40.00	.50	.70	.39	.94	.06	.08
.50	.30	.50	.06	.10	.06	.95	.05	.06
.60	.40	50.00	.10	.50	.40	.96	.06	.07
.70	.50	60.00	.56	.06	.10	.97	.07	.06
.80	.60	70.00	.16	.10	.41	.98	.08	.05
.90	.70	80.00	.10	.50	.42	.99	.09	.06
.50	.80	90.00	.06	.70	.43	.09	.06	.50
.10	.90	.50	.50	.71	.44	.06	.10	.56
9.71	11.67	608.80	21.48	19.85	14.95	26.55	501.77	1007.14

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Ten-Key Keyboard

Do each of the following problems twice. Save your tapes for evaluation.

The 4, 5, 6, Keys (Home Keys)

(1)	(2)	(3)	(4)	(5)
4.56	4.45	5.46	6.44	6.45
4.44	4.55	4.65	6.45	5.54
5.55	5.56	6.54	6.55	4.65
6.66	5.66	6.45	5.44	6.54
4.54	4.56	6.66	5.45	4.46
4.64	6.54	4.64	4.66	5.56

(6)	(7)	(8)	(9)	(10)
4.00	5.50	4.44	5.00	.50
4.04	6.50	4.54	6.50	4.00
4.05	4.40	5.04	4.05	5.05
5.05	6.00	4.06	.50	6.05
5.50	5.50	6.60	.40	4.45
5.60	4.06	4.45	.60	6.64

The 1, 2, 3 Keys

(1)	(2)	(3)	(4)	(5)
1.23	4.56	4.01	6.01	1.52
4.11	1.23	4.02	6.02	2.63
4.22	1.41	4.03	6.03	3.40
4.23	2.52	5.01	6.10	1.14
1.01	3.63	5.02	6.20	1.53
1.02	1.01	5.03	6.30	1.66

(6)
2.11
2.03
3.56
2.64
2.15
1.06

The 7, 8, 9 Keys

(1)	(2)	(3)	(4)	(5)
4.77	7.07	8.77	8.09	1.59
5.88	8.08	9.88	8.87	2.68
6.99	9.09	5.77	6.55	3.57
4.44	4.78	5.88	8.18	4.88
4.74	7.78	6.99	7.18	5.91
4.84	4.88	9.98	7.28	4.68

(6)
7.01
8.02
9.03
5.44
6.78
8.09

Repeat the following problems 2 times for practice. Then time yourself as you do them again. You should complete the 5 problems in three minutes or less.

(1)	(2)	(3)	(4)	(5)
4.45	5.05	4.66	1.55	8.88
7.78	4.78	.79	.74	6.74
1.56	6.33	3.05	3.03	3.50
3.21	1.98	4.70	6.88	9.62
5.57	7.62	6.21	5.79	1.25
4.03	4.08	3.97	2.50	4.59
6.65	6.11	8.48	4.98	.62
7.88	3.20	9.12	3.27	3.07
6.02	1.09	4.05	6.25	5.21
4.88	5.28	7.88	3.76	7.08

Ten-Key Keyboard

Do each of the following problems twice. Save your tapes for evaluation.

The 4, 5, 6, Keys (Home Keys)

(1)	(2)	(3)	(4)	(5)
4.56	4.45	5.46	6.44	6.45
4.44	4.55	4.65	6.45	5.54
5.55	5.56	6.54	6.55	4.65
6.66	5.66	6.45	5.44	6.54
4.54	4.56	6.66	5.45	4.46
4.64	6.54	4.64	4.66	5.56
30.39	31.32	34.40	34.99	33.20

(6)	(7)	(8)	(9)	(10)
4.00	5.50	4.44	5.00	.50
4.04	6.50	4.54	6.50	4.00
4.05	4.40	5.04	4.05	5.05
5.05	6.00	4.06	.50	6.05
5.50	5.50	6.60	.40	4.45
5.60	4.06	4.45	.60	6.64
28.24	31.96	29.13	17.05	26.69

The 1, 2, 3 Keys

(1)	(2)	(3)	(4)	(5)
1.23	4.56	4.01	6.01	1.52
4.11	1.23	4.02	6.02	2.63
4.22	1.41	4.03	6.03	3.40
4.23	2.52	5.01	6.10	1.14
1.01	3.63	5.02	6.[illegible]	1.53
1.02	1.01	5.03	6.[illegible]	1.66
15.82	14.36	27.12	36.66	11.88

(6)
2.11
2.03
3.56
2.64
2.15
1.06
13.55

The 7, 8, 9 Keys

(1)	(2)	(3)	(4)	(5)
4.77	7.07	8.77	8.09	1.59
5.88	8.08	9.88	8.87	2.68
6.99	9.09	5.77	6.55	3.57
4.44	4.78	5.88	8.18	4.88
4.74	7.78	6.99	7.18	5.91
4.84	4.88	9.98	7.28	4.68
31.66	41.68	47.27	46.15	23.31

(6)
7.01
8.02
9.03
5.44
6.78
8.09
44.37

Repeat the following problems 2 times for practice. Then time yourself as you do them again. You should complete the 5 problems in three minutes or less.

(1)	(2)	(3)	(4)	(5)
4.45	5.05	4.66	1.55	8.88
7.78	4.78	.79	.74	6.74
1.56	6.33	3.05	3.03	3.50
3.21	1.98	4.70	6.88	9.62
5.57	7.62	6.21	5.79	1.25
4.03	4.08	3.97	2.50	4.59
6.65	6.11	8.48	4.98	.62
7.88	3.20	9.12	3.27	3.07
6.02	1.09	4.05	6.25	5.21
4.88	5.28	7.88	3.76	7.08
52.03	45.52	52.91	38.75	50.56

Follow instructions of teacher.

(1)	(2)	(3)	(4)	(5)	(6)
3.71	4.56	5.15	6.16	7.08	4.11
4.88	5.05	4.69	3.85	3.50	3.71
5.06	3.12	3.78	4.09	4.69	6.87
3.33	5.19	5.22	5.50	3.52	5.05
1.03	4.00	4.69	4.66	4.69	4.89
4.59	3.05	3.03	3.75	3.81	3.61
6.78	6.09	4.11	8.09	7.09	2.91

(7)	(8)	(9)	(10)	(11)	(12)
5.06	9.75	1.50	8.80	3.35	2.08
7.35	4.08	4.63	4.69	.50	16.54
5.92	3.77	.22	3.51	4.79	3.92
4.68	2.15	1.30	.56	.68	4.16
5.19	3.86	6.54	8.22	3.84	.29
6.54	4.91	.11	5.19	4.22	3.11
8.09	8.44	6.88	4.66	5.07	5.05

(13)	(14)	(15)	(16)	(17)	(18)
7.05	12.27	1.08	3.09	4.05	1.85
32.14	9.35	.26	1.56	2.97	3.49
9.86	6.43	3.27	4.38	17.63	7.26
4.28	17.04	.49	6.27	8.47	25.86
11.98	5.28	5.07	1.08	1.06	14.79
6.30	35.68	1.69	.95	5.53	2.05
5.71	2.91	7.35	5.37	6.71	8.70

(19)	(20)	(21)	(22)	(23)	(24)
4.07	3.76	3.07	32.75	22.07	4.39
3.18	2.08	17.69	4.38	.61	63.68
17.63	3.61	9.83	8.61	47.80	.27
6.49	8.53	1.47	26.32	9.34	8.43
8.23	6.24	2.68	3.81	6.57	75.72
29.19	4.[illegible]	54.19	5.79	23.61	6.91
2.08	11.36	6.25	17.24	5.28	2.58

(25)	(26)	(27)	(28)	(29)	(30)
6.03	.68	8.01	2.12	3.03	4.12
5.19	3.49	17.22	4.05	12.45	7.80
4.28	5.17	4.68	6.35	6.92	4.06
3.07	9.02	9.30	1.12	7.15	3.59
3.12	3.12	3.45	4.69	4.35	4.21
.76	4.78	6.27	3.07	.86	6.88
7.89	6.94	4.68	5.19	7.51	.36

(31)	(32)
4.69	8.40
3.52	6.21
6.80	4.78
.47	3.19
7.59	2.04
.46	.47
8.01	.81

T - 7
K

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(1)

 THANK YOU
CALL AGAIN

 12-17-79

1....3.71T/S
2....4.88T/S
3....5.06T/S
2....3.33T/S
3....1.03T/S
1....4.59T/S
3....6.78T/S
 ...29.38    ST
 ....1.76    TX
 ...31.14    ST
 ...35.00 CA TD
 ....3.86    CH
B883-0.02
```

```
(2)

 THANK YOU
CALL AGAIN

 12-17-79

1....4.56T/S
2....5.05T/S
3....3.12T/S
1....5.19T/S
2....4.00T/S
1....3.05T/S
2....6.09T/S
 ...31.06    ST
 ....1.86    TX
 ...32.92    ST
 ...33.00 CA TD
 ....0.08    CH
B846-0.02
```

```
(3)

 THANK YOU
CALL AGAIN

 12-17-79

2....5.15T/S
1....4.69T/S
3....3.78T/S
1....5.22T/S
3....4.69T/S
1....3.03T/S
2....4.11T/S
 ...30.67    ST
 ....1.84    TX
 ...32.51    ST
 ...40.00 CA TD
 ....7.49    CH
B847-0.02
```

```
(4)

 THANK YOU
CALL AGAIN

 12-17-79

1....6.16T/S
3....3.85T/S
1....4.09T/S
2....5.50T/S
3....4.66T/S
1....3.75T/S
2....8.09T/S
 ...36.10    ST
 ....2.17    TX
 ...38.27    ST
 ...40.00 CA TD
 ....1.73    CH
B848-0.02
```

```
(5)

 THANK YOU
CALL AGAIN

 12-17-79

2....7.08T/S
1....3.50T/S
3....4.69T/S
1....3.52T/S
1....4.69T/S
2....3.81T/S
3....7.09T/S
 ...34.38    ST
 ....2.06    TX
 ...36.44    ST
 ...37.00 CA TD
 ....0.56    CH
B849-0.02
```

```
(6)

 THANK YOU
CALL AGAIN

 12-17-79

2....4.11T/S
3....3.71T/S
2....6.87T/S
1....5.05T/S
3....4.89T/S
1....3.61T/S
1....2.91T/S
 ...31.15    ST
 ....1.87    TX
 ...33.02    ST
 ...35.00 CA TD
 ....1.98    CH
B850-0.02
```

```
(7)

 THANK YOU
CALL AGAIN

 12-17-79

2....5.06T/S
1....7.35T/S
3....5.92T/S
3....4.68T/S
1....5.19T/S
2....6.54T/S
3....8.09T/S
 ...42.83    ST
 ....2.57    TX
 ...45.40    ST
 ...50.00 CA TD
 ....4.60    CH
B851-0.02
```

```
(8)

 THANK YOU
CALL AGAIN

 12-17-79

2....8.75T/S
1....4.08T/S
3....3.77T/S
1....2.15T/S
2....3.86T/S
3....4.91T/S
2....8.44T/S
 ...35.96    ST
 ....2.16    TX
 ...38.12    ST
 ...40.00 CA TD
 ....1.88    CH
B852-0.02
```

```
(9)

THANK YOU
CALL AGAIN

12-17-79

1....1.50T/S
3....4.63T/S
2....0.22T/S
1....1.30T/S
3....6.54T/S
2....0.11T/S
1....6.88T/S
 ...21.18     ST
 ....1.27     TX
 ...22.45     ST
 ...25.00 CA  TD
 ....2.55     CH
B853-0.02
```

```
(10)

THANK YOU
CALL AGAIN

12-17-79

3....8.80T/S
2....4.69T/S
1....3.51T/S
3....0.56T/S
2....8.22T/S
1....5.19T/S
3....4.66T/S
 ...35.63     ST
 ....2.14     TX
 ...37.77     ST
 ...40.00 CA  TD
 ....2.23     CH
B854-0.02
```

```
(11)

THANK YOU
CALL AGAIN

12-17-79

2....3.35T/S
1....0.50T/S
3....4.79T/S
3....0.68T/S
1....3.84T/S
2....4.22T/S
1....5.07T/S
 ...22.45     ST
 ....1.35     TX
 ...23.80     ST
 ...25.00 CA  TD
 ....1.20     CH
B855-0.02
```

```
(12)

THANK YOU
CALL AGAIN

12-17-79

2....2.08T/S
1...16.54T/S
3....3.82T/S
1....4.16T/S
3....0.29T/S
1....3.11T/S
3....5.05T/S
 ...35.05     ST
 ....2.10     TX
 ...37.15     ST
 ...40.00 CA  TD
 ....2.85     CH
B856-0.02
```

```
(13)

THANK YOU
CALL AGAIN

12-17-79

2....7.05T/S
2...32.14T/S
2....9.86T/S
3....4.28T/S
1...11.98T/S
3....6.30T/S
2....5.71T/S
 ...77.32     ST
 ....4.64     TX
 ...81.96     ST
 ..100.00 CA  TD
 ...18.04     CH
B857-0.02
```

```
(14)

THANK YOU
CALL AGAIN

12-17-79

3...12.27T/S
2....9.55T/S
1....6.43T/S
3...17.04T/S
2....5.28T/S
1...35.68T/S
2....2.91T/S
 ...88.96     ST
 ....5.34     TX
 ...94.30     ST
 ...95.00 CA  TD
 ....0.70     CH
B858-0.02
```

```
(15)

THANK YOU
CALL AGAIN

12-17-79

2....1.08T/S
3....0.26T/S
1....3.27T/S
2....0.49T/S
3....5.07T/S
1....1.69T/S
2....7.35T/S
 ...19.21     ST
 ....1.15     TX
 ...20.36     ST
 ...21.00 CA  TD
 ....0.64     CH
B859-0.02
```

```
(16)

THANK YOU
CALL AGAIN

12-17-79

2....3.09T/S
3....1.56T/S
1....4.38T/S
3....6.27T/S
2....1.08T/S
1....0.95T/S
3....5.37T/S
 ...22.70     ST
 ....1.36     TX
 ...24.06     ST
 ...25.00 CA  TD
 ....0.94     CH
B860-0.02
```

CC
124

782

```
(17)

 THANK YOU
CALL AGAIN

 12-17-79

1....4.05T/S
3....2.97T/S
2...17.63T/S
1....8.47T/S
3....1.06T/S
1....5.53T/S
2....6.71T/S
 ...46.42     ST
 ....2.79     TX
 ...49.21     ST
 ...50.00  CA TD
 ....0.79     CH
B861-0.02
```

```
(18)

 THANK YOU
CALL AGAIN

 12-17-79

2....1.85T/S
1....3.49T/S
3....7.26T/S
2...25.86T/S
1...14.79T/S
3....2.05T/S
1....8.70T/S
 ...64.00     ST
 ....3.84     TX
 ...67.84     ST
 ...70.00  CA TD
 ....2.16     CH
B862-0.02
```

```
(19)

 THANK YOU
CALL AGAIN

 12-17-79

1....4.07T/S
2....3.18T/S
1...17.63T/S
3....6.49T/S
1....8.23T/S
2...29.19T/S
3....2.08T/S
 ...70.87     ST
 ....4.25     TX
 ...75.12     ST
 ..100.00  CA TD
 ...24.88     CH
B863-0.02
```

```
(20)

 THANK YOU
CALL AGAIN

 12-17-79

1....3.76T/S
2....2.08T/S
3....3.61T/S
1....8.53T/S
2....6.24T/S
2....4.86T/S
1...11.36T/S
 ...40.44     ST
 ....2.43     TX
 ...42.87     ST
 ...45.00  CA TD
 ....2.13     CH
B864-0.02
```

```
(21)

 THANK YOU
CALL AGAIN

 12-17-79

1....3.07T/S
2...17.69T/S
3....9.83T/S
1....1.47T/S
3....2.68T/S
1...54.19T/S
1....6.25T/S
 ...95.18     ST
 ....5.71     TX
 ..100.89     ST
 ..120.00  CA TD
 ...19.11     CH
B865-0.02
```

```
(22)

 THANK YOU
CALL AGAIN

 12-17-79

2...32.75T/S
1....4.38T/S
3....8.61T/S
2...26.32T/S
1....3.81T/S
3....5.79T/S
1...17.24T/S
 ...98.90     ST
 ....5.93     TX
 ..104.83     ST
 ..105.00  CA TD
 ....0.17     CH
B866-0.02
```

```
(23)

 THANK YOU
CALL AGAIN

 12-17-79

2...22.07T/S
3....0.61T/S
1...47.80T/S
1....9.34T/S
3....6.57T/S
2...23.61T/S
1....5.28T/S
 ..115.28     ST
 ....6.92     TX
 ..122.20     ST
 ..125.00  CA TD
 ....2.80     CH
B867-0.02
```

```
(24)

 THANK YOU
CALL AGAIN

 12-17-79

1....4.39T/S
2...63.68T/S
3....0.27T/S
2....8.43T/S
1...75.72T/S
3....6.91T/S
3....2.58T/S
 ..161.98     ST
 ....9.72     TX
 ..171.70     ST
 ..180.00  CA TD
 ....8.30     CH
B868-0.02
```

```
      (25)

  THANK YOU
 CALL AGAIN

  12-17-79

2....6.03T/S
1....5.19T/S
3....4.28T/S
2....3.07T/S
1....5.12T/S
3....0.76T/S
1....7.89T/S
 ...32.34     ST
 ....1.94     TX
 ...34.28     ST
 ...35.00 CA  TD
 ....0.72     CH
B869-0.02
```

```
      (26)

  THANK YOU
 CALL AGAIN

  12-17-79

2....0.68T/S
1....3.49T/S
3....5.17T/S
1....9.02T/S
2....3.12T/S
2....4.78T/S
1....6.94T/S
 ...33.20     ST
 ....1.99     TX
 ...35.19     ST
 ...40.00 CA  TD
 ....4.81     CH
B870-0.02
```

```
      (27)

  THANK YOU
 CALL AGAIN

  12-17-79

2....8.01T/S
1...17.22T/S
3....4.68T/S
1....9.50T/S
2....3.45T/S
3....6.27T/S
2....4.68T/S
 ...53.61     ST
 ....3.22     TX
 ...56.83     ST
 ...60.00 CA  TD
 ....3.17     CH
B871-0.02
```

```
      (28)

  THANK YOU
 CALL AGAIN

  12-17-79

2....2.12T/S
3....4.05T/S
2....6.35T/S
1....1.12T/S
3....4.69T/S
2....3.07T/S
1....5.19T/S
 ...26.59     ST
 ....1.60     TX
 ...28.19     ST
 ...30.00 CA  TD
 ....1.81     CH
B872-0/02
```

```
      (29)

  THANK YOU
 CALL AGAIN

  12-17-79

2....3.03T/S
1...12.45T/S
3....6.92T/S
2....7.15T/S
3....4.35T/S
2....0.86T/S
1....7.51T/S
 ...42.27     ST
 ....2.54     TX
 ...44 81     ST
 ...45.00 CA  TD
 ....0.19     CH
B873-0.02
```

```
      (30)

  THANK YOU
 CALL AGAIN

  12-17-79

2....4.12T/S
1....7.80T/S
3....4.06T/S
2....3.59T/S
1....4.21T/S
3....6.88T/S
2....0.36T/S
 ...31.02     ST
 ....1.86     TX
 ...32.88     ST
 ...35.00 CA  TD
 ....2.12     CH
B874-0.02
```

```
      (31)

  THANK YOU
 CALL AGAIN

  12-17-79

2....4.69T/S
3....3.52T/S
1....6.80T/S
2....0.47T/S
3....7.59T/S
2....0.46T/S
3....8.01T/S
 ...31.54     ST
 ....1.89     TX
 ...33.43     ST
 ...35.00 CA  TD
 ....1.57     CH
B875-0.02
```

```
      (32)

  THANK YOU
 CALL AGAIN

  12-17-79

2....8.40T/S
3....6.21T/S
1....4.78T/S
3....3.19T/S
2....2.04T/S
3....0.47T/S
1....0.81T/S
 ...25.90     ST
 ....1.55     TX
 ...27.45     ST
 ...30.00 CA  TD
 ....2.55     CH
B876-0.02
```

784

CC
126

T - 8

CASHIER/CHECKER

DIRECTIONS: Briefly answer the following questions.

1. List five steps that the cashier should follow in handling customer questions and complaints.

   a.

   b.

   c.

   d.

   e.

2. List four precautions that are related to securing the check-out area.

   a.

   b.

   c.

   d.

3. List one precaution for handling the following types of money manipulators.

   a. Short change artist ______________________________

   b. Till dipper ______________________________

   c. Split bill passer ______________________________

   d. Counterfiet money passer ______________________________

4. List five types of customers that indicate possible shoplifters.

   a.

   b.

   c.

   d.

   e.

5. List six steps to follow in handling a robbery.

a.

b.

c.

d.

e.

f.

6. Which of the following conditions are not considered hazardous in a shopping area?

a. ________ Slippery floors

b. ________ Leaning displays

c. ________ Objects or merchandise in the aisles

d. ________ Organized check-out area

7. What should the cashier do in case of a customer or employee accident?

8. What is the best procedure to follow when correcting a hazardous condition?

CASHIER/CHECKER

1. a. Listen courteously to the customer's question or complaint
   b. Never ignore customer's questions, complaints or become offensive
   c. Answer customer questions or refer the customer to an employee who will offer assistance
   d. Admit register errors and make the necessary corrections
   e. Make adjustments on returned merchandise according to store policy
2. Answers will vary
   a. Keep check-out area organized
   b. Close register drawer after each transaction
   c. Lock register when you leave it
   d. Remain alert during all sales transactions
3. a. Follow correct change making prodecure; never hurry
   b. Always stand at an angle that protects cash drawer
   c. Become familiar with the feel of currency
   d. Examine portrait, ink, and serial number on currency
4. Answers will vary
   a. Loiterers
   b. Persons carrying large bags, umbrellas, or coats over their arms
   c. Juvenile groups
   d. Small unattended children
   e. Customers who fold merchandise into small, compact units which can be easily hidden
5. a. Remain as calm as possible
   b. Follow the robber's instructions
   c. Observe the physical characteristics of the robber
   d. Be able to describe the weapon used, if any
   e. Notice objects that are touched by the robber to provide fingerprint evidence
   f. Follow store policy in regards to media information
6. d. Organized check-out area
7. Notify the immediate supervisor; secure medical attention in extreme emergencies
8. Clear area of personnel and customers; proceed with caution to prevent additional danger

AUDIOVISUAL AIDS FOR CASHIER/CHECKER UNIT

FS - THE CASHIER, by The Chase Manhattan Bank, N. A.

Five Sound-color filmstrips and a text-workbook covering these topics:

1. Counterfeit Currency
2. Cash Handling
3. Checks
4. Credit Cards
5. Customer Identification

ORDER FROM: Gregg Division/McGraw-Hill Book Company
Cost: Approximately $150.00

REFERENCES

R-1 Bodle, Yvonne G., and Corey, Joseph A. *Retail Selling*. Gregg Division, McGraw-Hill Book Company.

R-2 Chase Manhattan Bank, N.A. *The Cashier*. Gregg Division, McGraw-Hill Book Company, 1975.

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R-4 Logan, William B., and Freeman, M. Herbert. *Mathematics in Marketing*. Gregg Division, McGraw-Hill Book Company.

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R-6 Mills, Kenneth H., and Dolhren/Paul. *Checker-Cashier*. South-Western Publishing Company.

R-7 Stull. *Marketing Math*. South-Western Publishing Company

R-8 Vondran/Litchfield. *General Merchandise Retailing*. Gregg Division, McGraw-Hill Book Company.

SALES PROMOTION UNIT

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OUTLINE FOR SALES PROMOTION UNIT

I. Introduction

- A. Definition
- B. Roles

II. Advertising

- A. Purposes
  - 1. Increase sales
  - 2. Build customer goodwill and traffic
  - 3. Stabilize volume
  - 4. Create store image
- B. Planning
  - 1. Types
    - a. Promotional
    - b. Institutional
    - c. Combination
  - 2. Coordination with other sales promotion media
- C. Media
  - 1. Types
  - 2. Advantages and disadvantages
  - 3. Costs
- D. Preparation
  - 1. Printed media
  - 2. Electronic media

III. Display

- A. Purposes
  - 1. Increase sales
  - 2. Build customer goodwill
  - 3. Create store image
- B. Planning/Preparation
  - 1. Location
  - 2. Use of window display space
  - 3. Use of interior display space
  - 4. Best selling locations for displays
  - 5. Preliminary sketch and design
  - 6. Selecting seasonal and timely merchandise
  - 7. Coordination with other sales promotion media
- C. Techniques
  - 1. Types of displays
  - 2. Elements of design
  - 3. Principles of design

D. Construction
   1. Cleanliness of display area
   2. Fixtures and materials
   3. Lighting
E. Signing
   1. Basics
   2. Lettering
   3. Layout

OBJECTIVES FOR SALES PROMOTION UNIT

I. Introduction

II. Advertising

Upon completion of this section, the student should be able to:

A. Define sales promotion
B. Identify the basic role of sales promotion
C. Explain the uses and purposes of advertising
D. Distinguish between institutional and promotional advertising when considering a firm's goals
E. Select methods of coordinating
F. List the types of media available for advertising
G. Select the best medium for the type of advertising to be done, based on the advantages and disadvantages of the various media
H. Recognize the advantages and disadvantages of all the various means, methods and techniques of advertising
I. Realize that cooperative efforts in advertising between manufacturers and stores are valuable to both the store and manufacturer
J. Prepare a list of factors to consider when checking advertising proofs for corrections
K. Recognize that appealing advertising headlines gain the customer's attention
L. List the purposes of ad illustrations
M. Select and/or develop illustrations which best create the customer's interest and desire for the merchandise
N. Compile appropriate information for copy which creates customer desire
O. Prepare grammatically correct advertising copy, designed to gain the customer's attention
P. Design an ad layout, incorporating the basic elements

III. Display

Upon completion of this section, the student should be able to:

A. Identify the ways display assists in increasing sales
B. Recognize the factors of display which build customer goodwill and traffic
C. Understanding display's role in creating store image
D. Explain the importance of location in planning and preparing displays
E. Demonstrate by example the skill of selecting the best locations within the store or department for placing displays
F. Recall the methods of selecting seasonal and timely merchandise

G. Apply the techniques of selecting merchandise which is seasonal and timely
H. Employ the skill of coordinating display with other sales promotion media
I. Define the various types of displays
J. Apply the methods of using mass display and logical grouping display
K. Identify the basic elements of design
L. Use the elements of design in display construction
M. Identify the basic principles of design
N. Arrange merchandise, so as to demonstrate the principles of design
O. Explain the importance of housekeeping procedures in the upkeep of displays
P. Describe the design and construction of display fixtures and materials
Q. Design and construct display fixtures and materials
R. Evaluate the various lighting techniques used in display
S. Recognize that well developed display signs create customer desire and action
T. Prepare display signs that provide the customer with the key features and/or selling price of the merchandise
U. Identify the basic methods and styles of lettering
V. Create display signs utilizing the various styles of lettering
W. Comprehend the ways to design simple display signs
X. Prepare simple display signs

COMPETENCIES FOR SALES PROMOTION UNIT

I. Introduction (No developed competencies)

II. Advertising

001 Knowledge of the uses of promotional and institutional advertising (Adv: LAP 1)

002 Knowledge of the types of media that are available for advertising--periodicals, mass media and direct mailing (Adv: LAP 3)

005 Knowledge of the factors to consider when checking advertising proofs for corrections (Adv: LAP 5)

006 Knowledge of the purpose of ad illustrations (Adv: LAP 6)

007 Knowledge of the relative cost of advertising in the various media (Adv: LAP 8)

009 Knowledge of the various methods which can be used to inform customers of special events (Adv: LAP 3)

011 Knowledge of the purposes of advertising, such as build customer traffic, build a reputation for the store, stabilize sales volume, and introduce new products (Adv: LAP 1)

017 Understanding that an appealing advertising headline gains the customer's attention (Adv: LAP 5)

018 Knowledge of how to tie together advertising, sales promotion, and good public relations in an effort to bring the store to the attention and consideration of the largest number of prospective customers (Adv: LAP 9)

019 Knowledge of how to secure or prepare good illustrations that will maintain a customer's interest in an ad (Adv: LAP 5)

038 Skill in keeping personnel informed of sales promotion activities within the store (Adv: LAP 7)

040 Skill in evaluating the effectiveness of advertising in terms of sales and costs (Adv: LAP 14)

041 Skill in working effectively with advertising and display departments to plan and carry out special advertising and display within the department (Adv: LAP 9)

042 Skill in correctly informing customers of the location of advertising merchandise within the store (Adv: LAP 7)

043 Skill in preparing information for advertising copy that will create customer desire (Adv: LAP 5)

044 Ability to use promotional, institutional or a combination of promotional and institutional advertising to best promote merchandise, services or store image (Adv: LAP 3)

048 Ability to inform customers of special events or promotions within the store (Adv: LAP 7)

051 Skill in selecting the best medium for the type of advertising to be done (Adv: LAP 3)

055 Skill in developing ad layouts (Adv: LAP 6)

056 Skill in writing advertising copy (Adv: LAP 6)

057 An ability to select advertising media best suited to the product, merchandise, or service being advertised (Adv: LAP 4)

058 Ability to develop or select advertising illustrations which will best create interest and desire for the merchandise being advertised (Adv: LAP 6)

061 Attitude that good advertising will help increase sales for a department or store, creating interest and desire in customers (Adv: LAP 1)

064 Attitude that advertising helps to build customer loyalty for the store and for the individual departments (Adv: LAP 1)

065 Attitude that advertising pre-sells goods and services to the customer, making the customer easier to sell once he/she is in the store (Adv: LAP 1)

066 Attitude that advertising helps stabilize volume by maintaining interest during a slow selling period (Adv: LAP 1)

067 Attitude that effective advertising builds goodwill in customers (Adv: LAP 1)

068 Attitude that advertising can be developed to produce immediate sales or create a favorable attitude toward the store for future sales (Adv: LAP 1)

069 Attitude that advertising, to be effective, must be supplemented by attractive displays, a well-informed and intelligent sales force and prompt, courteous service (Adv: LAP 9)

070 Attitude that it is necessary to know facts about merchandise being advertised such as prices, brand names, available sizes, colors, styles and models in order to better promote or sell it (Adv: LAP 7)

071 Attitude that advertising's effectiveness is strengthened with skillfully coordinated displays of the advertised merchandise to achieve greater effectiveness with the advertising program (Adv: LAP 9)

073 An appreciation for advertising in its role as mass seller, bringing together buyer and seller, and helping promote mass distribution for an economy geared to mass production (Adv: LAP 1)

075 Attitude that advertising is a form of pre-selling, a tool which catches attention, arouses interest, creates desire and induces action (Adv: LAP 1)

083 Attitude that the creation of a desirable image can often be enhanced with a certain trademark or other easily identifiable symbol (Adv: LAP 12)

105 Knowledge of the important both short- and long-range--derived from keeping the public as much aware of the store's image as possible (Comm: LAP 56)

131 Skill in writing grammatically correct, attention-getting advertising copy (Comm: LAP 30)

III. Display

121 Skill in writing point-of-sale sign which is effective in conveying a sales message to the customer (Comm: LAP 10)

170 Knowledge of how to develop copy for point-of-sale signs (Display: LAP 17)

174 Knowledge of the uses of various types of display fixtures for the most advantageous display of merchandise (Display: LAP 13)

175 Knowledge of how to employ seasonal or store-wide themes in departments (Display: LAP 9)

177 The knowledge of the housekeeping procedures necessary for the proper upkeep of department displays of merchandise (Display: LAP 8)

178 Knowledge of the various types or arrangements of displays (pyramid, stair, step, etc.) which can be used in window or interior displays of merchandise (Display: LAP 7)

179 Knowledge of the principles of color, harmony, balance and proportion when building displays (Display: LAP 10

180 Knowledge of the use of price cards as silent salesmen (Display: LAP 17)

181 Knowledge of the ways to letter and design simple signs (Display: LAP 17)

182 Knowledge of how to use backgrounds in display construction that enhance and do not detract from the merchandise (Display: LAP 14)

183 Knowledge of how to design and construct display fixtures (Display: LAP 13)

185 Knowledge of how display lighting can be used (Display: LAP 16)

186 The knowledge of current fashion and merchandise information necessary for effective timely displays (Display: LAP 6)

188 Knowledge of the uses which can be made of manufacturer display aids (Display: LAP 13)

189 Knowledge of the principle of mass display (Display: LAP 7)

191 Knowledge of ways to develop displays that feature merchandise as nearly as possible to the way it will be used (Display: LAP 7)

193 Skill in dressing a mannequin for display (Display: LAP 13)

195 Knowledge of how to use available display space to the best advantage (Display: LAP 10)

196 Knowledge of how to use available display space to the best advantage (Display: LAP 12)

198 Knowledge of how to obtain maximum customer exposure to merchandise by arranging temporary displays (Display: LAP 11)

200 Knowledge of how to use special displays to help balance over-stocked conditions without necessarily marking down products (Display: LAP 19)

201 Knowledge of how to use cartons, cases and boxes effectively in building special displays (Display: LAP 30)

202 The knowledge of how to create and construct special displays that will highlight merchandise effectively and encourage customers to select from them (Display: LAP 32)

205 The ability to plan and construct a counter display (Display: LAP 32)

206 Skill in arranging attractive window displays (Display: LAP 32)

208 The skill in obtaining and using current fashion and merchandise information necessary for effective and timely displays (Display: LAP 6)

209 Skill in displaying merchandise as it can be used (Display: LAP 30)

210 Skill in scheduling and featuring merchandise in displays at the same time it is being advertised (Display: LAP 20)

212 Skill in developing the arrangements for special events such as fashion shows, store sponsored Christmas parades, etc. (Display: LAP 18)

214 Skill in sketching and designing preliminary display sets (Display: LAP 21)

215 Skill in constructing difficult display fixtures or backgrounds (Display: LAP 26)

216 Skill in using mass display in setting up displays of large quantities of merchandise (Display: LAP 32)

217 Skill in dressing a mannequin for display (Display: LAP 26)

218 Skill in using display lighting techniques most effectively (Display: LAP 28)

219 Skill in developing display signs for self-service or self-selection fixtures that provide the customer with the key features and selling price of the merchandise (Display: LAP 29)

221 Skill in using manufacturer display aids with discretion (Display: LAP 26)

222 Skill in using the best selling locations within the store or department to place effective displays (Display: LAP 11)

223 Skill in using related items or logical grouping displays to make it easier for the customer to shop (Display: LAP 25)

224 Skill in designing and constructing display fixtures (Display: LAP 26)

225 Skill in using price cards to emphasize the price of merchandise being shown (Display: LAP 30)

226 Ability to construct background displays that will enhance, not detract from the merchandise (Display: LAP 27)

227 The ability to letter a simple sign (Display: LAP 31)

228 Skill in using color, harmony, balance and proportion in display construction (Display: LAP 24)

229 The skill in selecting seasonal and timely merchandise for displays (Display: LAP 6)

230 Skill in using related items or logical grouping display to make it easier for the customer to shop (Display: LAP 25)

231 Skill in using various types of display fixtures for the most effective display of merchandise (Display: LAP 26)

232 Skill in developing copy for point-of-sale signs (Display: LAP 30)

237 The attitude that good display of merchandise is a prime factor in developing a customer's interest (Display: LAP 3) (Selling: LAP 22)

238 Attitude that the more customer exposure merchandise has, the more sales it should produce (Display: LAP 3)

240 Attitude that good display can be used to create prestige, obtain publicity, educate the public, introduce new styles, show new uses for goods and build goodwill (Display: LAP 1)

241 Attitude that displays that are tied in with local activities or seasonal events will create a favorable impression in the community (Display: LAP 1)

243 Attitude that displays should be changed to maintain customer interest (Display: LAP 5)

244 Attitude that open-back windows exposing an attractive display interior have a strong appeal to passing customers (Display: LAP 3)

246 Knowledge of how the choice of color in building a display can affect the customer's acceptance of merchandise (Display: LAP 3)

247 Attitude that window or prime interior display space should not be used to dispose of slow-selling merchandise (Display: LAP 55)

248 Attitude that effective display of self-selection merchandise can reserve salespersons' time for selling merchandise which requires selling aid (Display: LAP 1)

249 Attitude that window displays should feature merchandise in which the public has demonstrated an interest (Display: LAP 3)

250 Attitude that an item of merchandise should be allotted display space based on its sales volume (Display: LAP 12)

251 The attitude that special displays can create a favorable price image in the minds of customers Display: LAP 2)

252 The attitude that clean store windows enhance the merchandise being shown (Display: LAP 5)

259 Attitude that good display plays a major role in the volume movement of goods (Display: LAP 1)

928 Attitude that good display of merchandise is a prime factor in developing a customer's interest (Selling: LAP 22)

NUMERICAL LISTING OF COMPETENCIES FOR SALES PROMOTION UNIT

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928

EQUIPMENT/SUPPLIES FOR SALES PROMOTION UNIT

Equipment:

35 mm slide projector
Filmstrip projector
Overhead projector
Cassette tape player
Display fixtures

Supplies:

Newspaper layout sheets
Media rate cards
Rulers
Glue
Magazines
Newspapers
Sign cards
Cloth
Pins
Wire
Stapler

CURRICULUM CONTENT FOR SALES PROMOTION UNIT

Resource

I. Introduction

HO-1
HO-1a

- A. Sales promotion - may be considered to include any effort that helps to encourage sales. In Distributive Education, this basically includes advertising and display.

AV-1

- B. Role - in marketing, promotion is necessary for success and at the heart of promotion is the communication process. Failure of a business to communicate its messages to the customers will cause the firm to not reach its marketing goals.
  - 1. Promotional efforts concentrate on two broad areas:
    - a) A business communicates to retain its present customers through building a strong continuous relationship
    - b) A firm solicits potential customers by establishing a communications link
  - 2. The communication process consists of five basic elements:

TM-1

    - a) Communicator - the firm sending the message
    - b) Message - the communicator's attempt to cause the receiver to act positively
    - c) Medium - the manner in which the message is transmitted to the receiver
    - d) Receiver - the customer to whom the message is sent
    - e) Feedback - the manner in which the communicator determines if the message was received

II. Advertising

- A. Purposes

FS-1

  - 1. Increases sales - It is almost impossible for businesses to communicate on a personal basis with every current and potential customer. Marketing people use advertising as a mass communications tool to reach mass markets at a reasonable cost.
    - a) Preselling - effective advertising is a form of preselling which makes the actual selling process much easier by:
      - (1) Attracting customer's attention
      - (2) Arousing customer's interest
      - (3) Creating customer's desire
      - (4) Causing customer's action

Resource

- b) Advertisers may expect one or both of the following:
  - (1) Immediate action with message designed to bring a quick response
  - (2) Future action with message designed to generate customer sales over a long period of time

2. Build customer goodwill and traffic - accomplished by developing confidence and loyalty of existing customers and attracting new customers with repeated effort.
3. Stablize volume:
   - a) By developing and showing out-of-season uses of the product
   - b) By developing and promoting other products that will allow year-round usage
4. Create store image:
   - a) Desirable qualities to emphasize in advertising:
     - (1) Friendliness
     - (2) Truthfulness
     - (3) Knowledge of product
     - (4) Courteous employees
   - b) Benefits
     - (1) Long-range
       - (a) Return customers
       - (b) Community acceptance
     - (2) Short- and long-range
       - (a) New customers
       - (b) Increased sales
       - (c) Satisfied personnel
       - (d) Increased profits
       - (e) Community acceptance

B. Planning - careful planning is required to accomplish the primary goal of advertising - to sell (affecting the receiver of the message so that he will buy a product or a service or accept an idea)

1. Types - the broad goals of advertising are accomplished by the use of promotional advertising, institutional advertising, or a combination of the two.
   - a) Promotional - stimulates immediate sales of goods and/or services by featuring the virtues of particular goods and/or services
     - (1) Most advantageous for the small advertiser
     - (2) Many times, advertising is built around special promotional events
       - (a) calendar event
       - (b) community event
       - (c) seasonal feature or a special sale
     - (3) Easy to measure results (if sales go up on the advertised item, the advertisement has been successful)

Resource

- b) Institutional - projects a favorable image and creates goodwill for the business
    - (1) Tries to impress on the consumer the benefits of buying from a particular company
    - (2) Builds future goodwill rather than generating immediate results
    - (3) Difficult to measure results
    - (4) Costly to the firm with a limited budget
- c) Combination - many businesses are successful in combining both promotional and institutional techniques to sell goods and/or services while building goodwill and image at the same time

Note: See IDECC - Advertising LAP I

2. Coordination of personal selling and other sales promotion media--with a number of promotional tools available, a business strengthens its effectiveness by coordinating advertising with display activities, manufacturer promotional efforts, publicity and other sales promotion devices.
    - a) Planning - certain guidelines should be followed to insure the coordination of the total promotional effort
        - (1) Written plan with budget information for each promotion
        - (2) Statement of goals and objectives of the promotion
        - (3) Responsibility designated for each phase of the promotion
        - (4) Written schedule of activities with copies given to all personnel
    - b) Communication
        - (1) Keep all parties informed of promotional activities
        - (2) Must be team effort among advertising, display, public relations and sales personnel
        - (3) The ultimate goal is to sell

Note: See IDECC - LAPs 7 & 9

C. Media

HO-3
AV-2

1. Types of media - the channels that carry advertising messages from the business to the potential customers (singular, medium).
    - a) Printed media
        - (1) Newspapers
        - (2) Handbills
        - (3) Direct mail
        - (4) Outdoor advertising

Resource

- b) Electronic media (sometimes referred to as broadcast media)
  - (1) Radio
  - (2) Television
- 2. Advantages and Disadvantages:
  - a) Newspapers
    - (1) Advantages
      - (a) Regularly used as shopping guide
      - (b) Nearly 80% of adults read a daily newspaper
      - (c) Products can be illustrated
      - (d) Reader can go back and look at ad or cut it out
      - (e) Flexibility of use (large art or long copy, different size and style of type)
    - (2) Disadvantages
      - (a) Mechanical or production limitations
      - (b) Waste circulation (readers who are not potential customers)
      - (c) Competition from other ads
      - (d) Relatively short life (usually only one exposure to reader)
      - (e) May not reach all customers
  - b) Handbills TM-2
    - (1) Advantages
      - (a) Low cost
      - (b) Quick and easy preparation
    - (2) Disadvantages
      - (a) Distribution is expensive
      - (b) High percentage of waste in circulation
      - (c) Discarded handbills create clutter problems
  - c) Direct mail TM-3
    - (1) Advantages
      - (a) Message goes directly to prospect
      - (b) Possibility of long message with many illustrations
      - (c) Fine reproduction and color
    - (2) Disadvantages
      - (a) High waste factor
      - (b) Large mailings expensive
      - (c) Long lead time to prepare SA-2
  - d) Outdoor advertising TM-4
    - (1) Advantages
      - (a) Impressive because of size
      - (b) Message repetition
      - (c) Permanence creates a feeling of stability

Resource

- (2) Disadvantages
  - (a) Expensive
  - (b) Not suited for direct selling
  - (c) Selling message limited

TM-5

- e) Radio
  - (1) Advantages
    - (a) Total home and auto coverage
    - (b) Flexibility - allows last-minute changes in message
    - (c) Personal approach with use of voice
    - (d) Can create excitement and sense of urgency
    - (e) Low production cost
  - (2) Disadvantages
    - (a) No illustrations (must paint picture with words)
    - (b) Wasted circulation
    - (c) Limited recall of message
    - (d) Need for constant advertiser identification eats up time
    - (e) Poorly handled message may annoy listeners

TM-6

- f) Television
  - (1) Advantages
    - (a) Allows demonstration of product features and usage
    - (b) Combines motion, sound, color, pictures and words
    - (c) Most prestigious medium of today
    - (d) Highly flexible medium
  - (2) Disadvantages
    - (a) May be expensive
    - (b) Message may or may not reach target market
    - (c) Special skill and techniques required to produce
    - (d) Poorly handled message may annoy viewers

Note: See IDECC - Advertising LAPs 3 & 4

3. Costs - advertisers seek to find the most effective advertising medium or the one which reaches, at the lowest possible cost, the most people who can and will buy the product or service.
   - a) Buying media - there are two prime sources of rate information to be considered:
     - (1) Standard Rate and Data Service - the recognized authoritative publication on media in the U.S. (includes marketing area maps, circulation, space and time costs for almost every printed and electronic media in the country)

Resource

- (a) Annual subscriptions available
- (b) May occasionally be borrowed from newspaper, ad agency, broadcast stations or library

(2) Rate cards - individual fact sheets from a specific medium (contains same information as Standard Rate and Data for that specific medium)

b) Rates

- (1) Newspapers use four basic units of measure for display ads:
  - (a) Column inch: one column wide and one inch deep*
  - (b) Agate line: 14 agate lines equal one inch deep*
  - (c) Pica: unit of measure used in determining column width; 6 picas equal one inch
  - (d) Fraction of page: usually 1/8, 1/4, 1/2 or full page
- (2) Radio stations offer various rate packages according to the length of commercial and the time of day to be aired.
  - Spot plans
    - i) Flat rates used when the advertiser desires to run in specific time blocks on a restricted number of days
    - ii) TAP plan (Total Audience Participation) is planned to run on a weekly basis, with an equal number of spots in each segment of the broadcast day
    - iii) ROS (Run of Schedule) runs on a weekly basis, with timing determined by station availability
- (3) Television offers advertisers various options for commercial messages usually ranging from 10 seconds to 1 minute
  - (a) Production costs involve expense of producing the film or video tape to be aired
  - (b) Broadcast costs are structured similarly to radio costs based on time of day (size of audience), length of commercial and number of commercials in package (bulk)

c) Cooperative advertising - a joint effort between the manufacturer and a local merchant, whereby a portion of the ad cost is paid by each. Both parties share in the benefits:

TM-7

Resource

(1) Manufacturers may indicate where their brand-name products are available locally

(2) Local merchants do not have to pay the total cost of advertising

T-1
AV-3

D. Preparation

1. Printed media - use various methods to capture and hold the reader's attention. These methods, when applied, should create ads that:

------ATTRACT ATTENTION------
------DEVELOP INTEREST-------
------CREATE DESIRE----------
------LEAD TO ACTION---------

TM-8

a) Basic layout elements - layout persons must effectively combine several different elements to create an advertisement with sales appeal

HO-4

(1) HEADLINE - 50 percent or more of the attention-getting power of an advertisement is in the headline. The headline should:

(a) Speak directly to the reader - it is like a person sharing enthusiasm about the goods/services with a friend (the reader). This enthusiasm is designed to capture the friend's attention and persuade him/her to buy the product.

(b) Stress the strongest benefits - people buy goods/services for benefits they receive from them. It is logical that they read headlines that promise benefits; therefore, advertisements are really selling benefits derived and not just goods/services.

(c) Cause the prospect to read more - while scanning through the newspaper, readers will quickly select certain news and advertisements and reject others. The headline will very often determine whether the advertisement is read. It should catch their eye and cause them to want to read the copy for more information.

(d) Be factual and straightforward - many times, tricky headlines that are intended to be clever may gain attention, yet fail to arouse the interest of the reader.

(e) Be newsy - people are interested in new products, new services, and new prices. They are are constantly looking for things that are new and different. They will quickly notice advertisements with headlines using such words as "New," "Now," and

Resource

and "At Last". Headline writers agree that such words are powerful and may be used effectively because they transmit a signal to the reader that something different and exciting is happening.

(f) Be set in attention - getting type - the impact of the headline is often determined by the size, style, and boldness of the type that is selected. A wide variety of typeface is available with many options to cause different effects with the same message.

(2) COPY - the advertiser's selling message sometimes referred to as body copy. Once the reader has been lured this far, the message must be interesting enough to hold the reader's attention. Copy should further sell the advantages to the customer and arouse the reader's desire to have the product or obtain the service. Careful planning of copy is required to attain the desired results.

(a) Follow up the headline - the opening line of copy should relate directly to the idea in the headline. Once the reader has been aroused, the copy must hold attention long enough to put across the selling message.

(b) Emphasize benefits - readers are looking for benefits. They should be told in clear and specific terms how they will benefit from the goods or services.

(c) Be friendly and natural - readers are often more convinced by how something is said, rather than by what is said. Simplicity is essential. Avoid long complicated sentences and cumbersome phrases. Copy should be written as a salesperson might talk to a customer.

(d) Stick to the point - trying to introduce too many ideas can confuse the reader. It is usually more effective to emphasize one big idea with brief, concise copy.

(e) Stimulate action - urge the reader to take some sort of action. The use of action stimulators tends to make the advertisement more lively. Action stimulators actually make customers move.

SA-3

Resource

(3) ILLUSTRATIONS

- (a) The saying that "a picture is worth a thousand words" is usually true. An illustration
  - i) May arouse desire, prompt decision or stimulate action
  - ii) Functions primarily to attract attention, create interest and show the product
  - iii) Also effectively explains product uses, presents user benefits and identifies the product
- (b) Types - most businesses select illustration art work from one or more of these three sources
  - i) Clip art services - provide illustrations in book form, grouped into various categories. These illustrations are line drawings that may be simply cut out and pasted into the ad
  - ii) Original art - art in the form of sketches or drawings made with pen and ink may be had by working with a local artist. This type of illustration is easier and less expensive to reproduce than photographs
  - iii) Photographs - obtained from manufacturers or made by professional photographers. They usually are best suited to media with high quality printing (such as magazines)

(4) LOGOTYPE - a distinctive identification symbol that is easily recognized by the reading public (sometimes called logo)

- (a) Helps advertisers obtain recognition and individuality
- (b) Design should be large enough to be easily found
- (c) Includes the business's address, telephone number, business hours and slogan (if any)
- (d) The logotype should be used consistently in advertising

811

Resource

- (5) BORDERS - the line that separates the advertisment from other ads on the same page. May be used effectively if they serve one or more of the following purposes:
  - (a) To increase attention
  - (b) To tie together the various elements of the ad
  - (c) To make the ad distinctive
  - (d) To assist in presenting the selling message
- (6) WHITE SPACE - the area within an advertisement without any printing. A common mistake is to crowd too much information into an ad. Generous areas of white space around and within an ad can:
  - (a) Attract attention
  - (b) Create contrast
  - (c) Replace borders
  - (d) Make the ad easier to read
- (7) PRICE - while some advertisers disagree, most feel that if price is a factor in merchandising, it should be prominent in advertising. Guideline to follow:
  - (a) Place the price near the item to which it refers, but allow for ample white space around it
  - (b) Make price prominent, but not too large
  - (c) Information supporting the price (whether high or low) may be given as selling points in the copy

b) Elements of design - see display section "Techniques" (III-C-3) SA-4 AV-4

c) Principles of design - see display section "Techniques" (III-C-3)

d) Steps in preparation: After careful planning, an advertiser is ready to begin the design and/or arrangements of the elements into the finished ad AV-5

- (1) Thumbnail sketch
  - (a) Simple drawing in miniature of the proposed advertisement (Usually only 1 inche square)
  - (b) Several sketches may be required before making a final selection
- (2) Rough layout
  - (a) Full-size and refined version of the thumbnail
  - (b) The purpose is to give an idea of the appearance of the completed ad

Resource

- (c) Usually hand-lettered with an attempt to resemble as much as possible the actual type to be used. Lines are often drawn to indicate the placement and spacing of copy with the actual copy written on a separate page SA-5

(3) Paste-up
- (a) Final version of the layout which is virtually identical to the completed ad, except for color
- (b) All headlines, art work, copy, logo, etc., are pasted in exact position

(4) Type selection
- (a) Choosing the size, design or shape of letters to be used in printing the headline, copy, etc., of an ad
- (b) Type specimen books are available showing the various styles from which to choose. Some things that are to be avoided include:
  - i) Too much boldface type (heavy and dark) is difficult to read
  - ii) Too much italic type (letters lighter and finer than boldface slanting to the right) are hard to read
  - iii) Too many capitals - only capitalize proper nouns and other words which require it. Do not use for emphasis
  - iv) Type that is too small is difficult to read. Most advertisers set copy in 10-point type HO-5

(5) Proofing ads - the final step before actual printing is to recheck the proof (sample print) for additions, deletions or corrections. Items to be checked include:
- (a) Capitalization
- (b) Spelling
- (c) Punctuation
- (d) Pricing
- (e) Transposition of words
- (f) Additions
- (g) Deletions

The preferred method of noting corrections is to strike out or circle errors, draw a line out to the side, make correction, and circle it.

Note: See IDECC - Advertising LAP's 5 & 6

Resource

2. Electronic media (broadcast media):
   - a) Radio
     - (1) Spot announcements - usually 20,30, or 60 seconds may be read live by an announcer or may be prerecorded on tape
       - (a) Format - similar to other ads with headline (attract attention), copy (selling message), price, illustrations (pictorial words), and business identification
       - (b) Script types - vary with advertiser and are limited only by imagination and budget
         - i) Playlets or drama - a narrative script using two or more voices that dramatize the need for and benefits of using the advertiser's goods or services
         - ii) Demonstrations - a talented writer uses vocal descriptions that suggest pictures in the listeners' minds. Special sound effects may also be effective
         - iii) Testimonials and endorsements - the use of expert, celebrity, or customer opinions to influence the listener to follow the example
         - iv) Humorous - a technique used to make points more meaningful and memorable
         - v) Musical - the use of a jingle or background music to express or enhance selling message. These may be effective but costly
     - (2) Program sponsorship - advertisers provide sponsorship of a program or popular event, bringing their firm or product to the attention of their target market. Announcer will scatter a series of comments and messages throughout the entire program — SA-6
   - b) Television
     - (1) Spot announcements - may be 20,30, 40, or 60 seconds in length using the same basic formats and types as radio, with the addition of motion and visual demonstration
       - (a) Audio- script is developed as in radio, with the message to be communicated

Resource

- (b) Video - sequence of sketches indicating what is to be shown is called a storyboard
- (2) Program sponsorship - same as radio
- (3) Design - the typical commercial uses three basic parts:
  - i) Opening - headline (gain attention)
  - ii) Sell - product or service is shown, demonstrated and sold (selling message)
  - iii) Close - viewers are asked to buy the goods or service and told where to do so

SA-7
T-2

III. Display - any form of nonpersonal presentation of goods, services, or ideas to a group so that they may see it, touch or handle it, and select it for purchase.

- A. Purpose
  - 1. Increase sale through:
    - a) Customer exposure
      - (1) Display merchandise attractively
      - (2) Show merchandise as it may be used by the customer
      - (3) Interest may be reinforced in a particular item
      - (4) Interest may be created in a related item which is not included in the display
    - b) Self-selection by customer
      - (1) Display merchandise to encourage customer to feel, smell or taste the product
      - (2) Encourages customers to make their own buying decisions
  - 2. Build customer goodwill and traffic - repeat business is the desire of most businesses. This can be encouraged by:
    - a) Customer goodwill demonstrated by:
      - (1) Good displays which keep customers informed by demonstrating new uses of product
      - (2) Introducing new styles and providing other information important to consumers (Example: care instructions, workmanship, guarantees, etc.)
    - b) Build traffic through:
      - (1) Maintaining customer interest
      - (2) Changing displays often, providing customers with a change of scenery
  - 3. Create store image
    - a) Local activities or events
      - (1) Tie in display themes with local events
      - (2) Project an image of belonging in the community

Resource

b) Price
   (1) Develop special displays which emphasize price
   (2) Create a favorable image whether the prices be low, medium or high

AV-6
SA-9-14

Note: See IDECC display LAPs 1, 2, 3, 19, 22

B. Planning/Preparation

Note: Teacher discretion should be used in introducing student activities. Their purpose is to teach the student the steps and procedures for creating a good display; they should be used where the teacher feels they best supplement tho curriculum.

1. Location
   a) Usually found in two major locations - windows and interiors
   b) Window displays draw customers to the business
   c) Interior displays carry the customers through the business to the various departments
2. Use of window display space
   a) Window display is a showcase, allowing for vast creativity by the business
   b) Turns window-shoppers into customers
   c) Should indicate the personality of the business
3. Use of interior display space
   a) Interior display space should be used to reflect the window display whenever possible
   b) Should guide customers through the business to the various departments
   c) Can encourage self-selection of merchandise
4. Best selling locations for displays
   a) Just inside entrances to the business
   b) At ends of merchandise aisles
   c) Near checkout areas
   d) In view of escalators and elevators
   e) Close to related merchandise
   f) At department entrances
   g) Near open window displays
5. Preliminary sketch and design
   a) Develop a central idea
   b) Consider all elements and principles of design
   c) Should include:
      (1) Frame
      (2) Background
      (3) Merchandise
      (4) Props and materials
6. Selecting seasonal and timely merchandise
   a) Merchandise should be a best seller
   b) Should have good visual appeal
   c) Merchandise should reflect what is currently making news

Resource

- d) Should fit in with seasonal and/or business-wide themes
- e) Merchandise should be shown as near as possible to its actual use

7. Coordination with other sales promotion media

SA-8

- a) Must constantly watch for merchandise which is making news
- b) Must be able to change displays quickly to coincide with an event or other sales promotion

AV-7

Note: See IDECC: Display, LAPs 2, 3, 4, 5, 6, 8, 9, 11, 12, 20, 21, 34

C. Techniques

AV-8

1. Types of displays
    - a) Window displays
        - (1) Closed
            - (a) Completely enclosed
            - (b) Customers cannot see into the business itself
        - (2) Semiclosed
            - (a) Window partially enclosed from the floor up
            - (b) Customers see over the display into the business
        - (3) Open
            - (a) The window has no background panel
            - (b) Inside of the business becomes the background as customer can look directly into it
    - b) Interior displays
        - (1) Open
            - (a) Merchandise placed where customers can serve themselves
            - (b) Counter tops, tables, on hanging racks, or in bins
        - (2) Closed case
            - (a) Merchandise placed inside a display case where it can be seen, but not touched
            - (b) Usually used for merchandise which is easy to damage or expensive, and needs protection from theft
        - (3) Island (gondolas)
            - (a) Merchandise displayed on large, open display tables
            - (b) Usually used for sale or featured merchandise
        - (4) End - merchandise placed on racks, table, or in bins which are located at the ends of merchandise aisles

Resource

- (5) Platform
  - (a) Merchandise displayed above surrounding merchandise by means of a platform
  - (b) Usually located near the business entrance and in major traffic areas within the business
- (6) Shadow box - merchandise displayed in an enclosed display box which may be permanently built into a wall, or detached for use on top of a counter or ledge
- (7) Interior background - merchandise usually displayed above eye level on walls, ledges, wall shelves, or partitions
- (8) Point-of-purchase
  - (a) Merchandise displayed on a unit usually provided by the manufacturer's representative
  - (b) Promotes self-selection

2. Elements of design
   - a) Lines - refers to the physical outlines of the merchandise and/or the placement of the merchandise in the display — HO-6 TM-9
     - (1) Can direct customers' eye-flow
     - (2) Can cause various moods or impressions
   - b) Shape - refers to the physical appearance of the merchandise and/or the display units
     - (1) Indicates height, width, and depth of the merchandise and/or display unit such as square, cube, circle, triangle, oval, or rectangle
     - (2) May indicate no distinct shape, but may be mass or open display units which have no sides, backs or ceiling
   - c) Size - refers to the relationship between the space available for merchandise and the merchandise itself
     - (1) Can limit what merchandise and fixtures may be used
     - (2) Relates to the principle of proportion
   - d) Weight - refers to the actual weight of the display item and the impression of weight created by an item's appearance
     - (1) Can assist in eye-flow
     - (2) Can focus attention on merchandise which is most important in the display
   - e) Texture - refers to the real or created look and feel of the merchandise or display fixture
     - (1) Used to contrast merchandise from the display fixture
     - (2) Assists in attracting the eye of the customer

Resource

HO-7

f) Color - refers to the colors of the merchandise and the display fixture

Note: If teacher has access to a color wheel in color, that should be used in place of HO-7 or the students could make one as an activity

(1) Use of a certain color can cause it to become popular
(2) Can affect customers' mood
(3) Use as few colors as possible
(4) Use colors which focus the emphasis on the merchandise being displayed

3. Principles of design
   a) Harmony - refers to the blending together of different items of merchandise which are similar in size
   b) Contrast - refers to visual differences in merchandise and display units
      (1) Is the most difficult principle to use
      (2) Has a strong effect on customers' visual attention
   c) Emphasis - refers to the focusing of attention on prime items such as merchandise or information concerning merchandise
      (1) Main emphasis should be clear
      (2) Display elements may create the desired emphasis
   d) Proportion - refers to the relationship in size and shape of merchandise or display fixtures
      (1) Display items which do not fit well together because of size are said to be out of proportion
      (2) Careful attention to size and shape of merchandise, display unit, and display space is essential in achieving proper proportion
   e) Balance - refers to the visual weight of merchandise and the display unit. Placement of items within the display is vital to the balance of the display.
      (1) Formal balance - items placed in one half of a display are counterbalanced by similar items placed in the other half of the display
         (a) May not be as interesting as informal displays in appearance
         (b) Easier to design; can be effective
      (2) Informal balance - items placed in one half of a display are not counterbalanced by similar items in the other half of the display

Resource

- (a) Balance is maintained by the placement of items with different visual weight on each side of the display
- (b) Creates more style and interest than formal balance AV-9 AV-10

Note: IDECC, display, LAPs 3, 7, 10, 24, 25

- D. Construction
  - 1. Cleanliness of display area
    - a) Window displays
      - (1) Window glass should be washed inside and out during the installation of a new display
      - (2) Tape, nails, pins, wire, etc., should be removed from the background, sides, ceiling, and window glass
      - (3) The floor should be swept or vacuumed
    - b) Interior displays
      - (1) The floor, counter top, ledge, case, etc., should be cleaned frequently
      - (2) Display case glass should be cleaned frequently
      - (3) Signs and merchandise should be checked and changed periodically to maintain a fresh, clean appearance
  - 2. Fixtures and materials - consideration must be given to the type of display arrangement selected
    - a) Display arrangements
      - (1) Repetition - involves a repeated design where merchandise is arranged in rows, stacked on top of each other according to the desired size of the display TM-10
        - (a) Best suited for well-advertised merchandise
        - (b) Found in such businesses as discount, food, and hardware
        - (c) Most effective near checkout stands or ends of aisles
      - (2) Step - involves the placement of merchandise at different heights or levels in a straight line TM-11
        - (a) As formal as repetition; however, it does control eye-flow
        - (b) Usually three steps are sufficient, unless the items are small
        - (c) May have the lowest step in front with the highest in back, or they may run left to right or right to left

Resource

(d) Various materials may be used to create the steps. Example: Platforms, stands, shelves, boxes, bricks, or different sizes of the merchandise

(e) Best suited for small quantities of merchandise which appear to take up space, and which highlight specific items

(3) Zigzag involves the placement of merchandise in a zigzag line not equal in height nor distance — TM-12

(a) May consist of various levels arranged much the same as step display, with the lowest toward the front or right or left

(b) Care must be taken not to space items too far apart so that they may remain visually linked

(c) Very informal balance

(4) Pyramid - involves the placement of merchandise in the form of a triangle standing on its' base — TM-13

(a) Easy to work with and very effective when used for such items as canned goods or rigid packages

(b) Usually formally balanced

(5) Radiation - involves the placement of merchandise in a wheel or sun design with an important item in the center and lines (rays) traveling out from that center. This arrangement is suitable for many types of merchandise — TM-14

b) Ready-made materials - materials which are available for immediate use

(1) Fixtures

(a) Regular store fixtures which contain stock

(b) May be used for display purposes

(2) Mannequins

(a) Human figures mainly used for displaying clothing

(b) Mannequins are one of the most expensive ready-made materials; therefore, they must be handled carefully

Resource

- (3) Motion and animated devices
  - (a) Turntable
    - i) Electrical or battery-operated
    - ii) Used to display merchandise of various sizes
  - (b) Ceiling rotator
    - i) Operates on the same principal as the turntable
    - ii) Should have at least two speeds, such as 3 revolutions per minute
  - (c) Animated
    - i) Animals, elves, children, etc., working, playing, dancing and performing other lifelike tasks
    - ii) Very good at drawing customers
- (4) Backgrounds
    - i) Either full or partial, used to create the setting
    - ii) May be made of glass, wood, mirrors, plastic, paneling, cloth, paper, or other textured materials
- (5) Decorative materials and props
    - i) Items which add beauty to a display but do not support any merchandise, such as a potted plant, a ceramic piece, a tree branch, etc.
    - ii) Used to add realism to the setting

c) Custom constructed materials - for constructing items which cannot be found ready-made

- (1) Dimensional lumber - lumber cut to standard sizes may be referred to by dimensions such as a two-by-four, or a board which measures 1 1/2 by 3 1/2 inches
  - (a) Select lumber - free from knotholes and other imperfections (Used when appearance is important)
  - (b) Common lumber - has defects, but is less expensive and is suitable for construction
- (2) Panels - made from various materials which may be designed for strength, lightness, or shaping into objects. Examples: plywood, hardboard, plaster board, foam core, and acrylic

Resource

(3) Paper - made in various ways and used to create props or coverings for walls. Examples: seamless paper, tubing, corrugated paper, special papers - velour, foil, etc.

(4) Fabrics - various types of fabrics from natural or synthetic fibers, used for drapery and background. Examples most often used: taffeta, felt, velvet, and burlap

3. Lighting
    a) Limited to the fixtures which are available in the business
    b) Lighting should be the last task done so that it can be arranged for the best effect possible
    c) Wash lighting - the even lighting of an area
        (1) Fluorescent lamps - long, tubular lamp which is available in a variety of sizes, intensities, and colors
            (a) Most common in four- and eight-foot lengths
            (b) Cool white lamp creates a neutral light which blends with sunlight to highlight natural colors
            (c) Warm white lamp creates a soft light which blends with incandescent lighting
            (d) Colored fluorescent lamp creates tints of desired colors
            (e) Fluorescent lamps do not cast harsh shadows
            (f) Fluorescent lamps do not give off much heat and are economical to use
        (2) Incandescent lamps - the common screw-in light bulb which is available in a variety of intensities and colors
            (a) Intensities range from 15-watt to 200-watt bulbs
            (b) Can cause a glare if not shaded properly
            (c) Reflect off of smooth surfaces
            (d) Colored bulbs change the lighting of a space
            (e) Incandescent lamps produce a lot of heat, which can be a fire hazard
            (f) Incandescent lamps are more expensive to use

Resource

d) Spotlighting - focuses a maximum amount of light on a particular item or items
(1) Usually done from overhead
(2) To create an unusual appearance can be done from below an item.

e) Filters
(1) Used instead of colored lamps or bulbs to add color to help create the mood or tone desired
(2) Care must be taken not to misrepresent the merchandise through the use of filters
(3) Usually made of glass or plastic
(4) Available in a variety of colors and intensities

f) Special lighting - may be used for special effects with floodlights and spotlights
(1) Italian lights - twinkling miniature lights most commonly used as Christmas or star decor
(2) Theater marquee chaser lights - bulbs which blink in a sequence of lines, squares, circles or other shapes
(3) Rotating color wheels - usually placed in front of spotlights to continually change the color and mood of the display
(4) Psychedelic lights - whirling and flashing lights which attract much attention to the display but may also distract from the merchandise
(5) Black light - an ultraviolet fluorescent lamp which produces a glowing effect

Note: See IDECC, Display LAPs 5, 7, 8, 13, 14, 15, 26, 27, 28, 29, 32, 33 AV-11

E. Signing
1. Basics
a) Showcards - give information about the merchandise which is on display
(1) Uses of the merchandise
(2) Advantages of the merchandise
(3) Sizes, colors, styles, etc., of the merchandise
(4) The department where the merchandise can be found
(5) Price of the merchandise

Resource

- b) Informational signs - give information about a complete line of merchandise or an entire sale
  - (1) Stress a theme, sale, or the business
  - (2) Usually larger than showcards
- 2. Lettering
  - a) Sign-making machine
    - (1) Offers a variety of letter styles and sizes according to the type of machine
    - (2) Produces a professional looking sign
  - b) Silk-screening
    - (1) Silk is stretched right and fastened to a wooden frame
    - (2) Letters are stenciled onto a film and attached to the silk
    - (3) Ink is forced through the silk leaving the area covered by the film clear
  - c) Precut letters
    - (1) Offer a variety of styles, sizes, and materials
    - (2) Precut letters may be attached to sign boards for a professional looking sign
  - d) Hand-lettering
    - (1) Signs may be hand-lettered with a variety of materials. Example: felt-tip markers, paint brush and various types of paint, speedball pen and india ink, etc.
    - (2) Labor costs of hand-lettering are higher than other methods
  - e) Basic styles of lettering
    - (1) Block lettering
      - (a) Uniform-stroke style - letter may be wide or narrow, but all of the letters must be the same size stroke
      - (b) Thick-and-thin style with serifs
        - i) Letters consist of thick-and-thin strokes creating contrast within each letter
        - ii) Serif refers to the adding of a foot or spur to the letter
      - (c) Thick-and-thin style sans serif
        - i) Letters consist of thick-and thin strokes creating contrast within each letter
        - ii) Sans serif refers to the omission of a foot or spur on the letter
    - (2) Script lettering
      - (a) Resembles penmanship and offers a variaty of styles
      - (b) More complicated and difficult than block style

Resource

3. Layout - a good rule for an attractive sign layout is to keep it simple

   Note: For more information on the principles of balance refer to Display section C. Techniques/Principles of Design

   a) Copy elements
      (1) Heading
      (2) Descriptive copy
      (3) Price
      (4) Illustrations
   b) Location of elements
      (1) Most important element (heading, price, illustration) should be located at the optical center of the sign
      (2) Descriptive copy should be located at the left margin for simplicity, however, variations can be attractive and useful
   c) Appearance
      (1) Signs should be kept clean
      (2) Signs should be replaced if they become worn

   Note: See IDECC, Display LAPs 3, 10, 17, 29, 30, 31 — T-3

STUDENT ACTIVITIES
FOR
SALES PROMOTION UNIT

Sales Promotion

Many manufacturers and retailers work together in advertising efforts.

Interview a salesperson representing a manufacturer and a store manager to obtain the following information:

Manufacturer Interview

Does your company work with retailers in cooperative advertising?

If yes, what are the benefits to the manufacturer?

Retailer Interview

Does your store work with any manufacturers in cooperative advertising?

If yes, what benefits do you realize from this type of advertising?

Student should interview both categories until receiving a positive response from both manufacturer and retailer. Teacher-coordinator may want to have students compare benefits given by manufacturer and retailer with those discussed in class.

820

DIRECT MAIL ADVERTISING

Every home receives several pieces of direct mail advertising each week. Seldom are any two alike. During the next two weeks, collect one each of the following types of direct mail and describe their characteristics below: (Information at bottom of sheet should be helpful in completing this activity).

I. LETTERS (envelope appearance, selling message, response device)

II. POST CARDS (product offered, selling message, terms, etc.)

III. BROCHURES (selling message, product description, terms, device response)

CONTENTS OF A GOOD DIRECT MAILING

A. Selling message clearly stating what is offered and why reader should buy it
B. Detailed description of what is being offered
C. Cost, terms and any guarantee
D. A way to respond by card, coupon, return envelope, or location to respond
E. Attractive mail cover that will entice the receiver to open and read

Teacher should evaluate students' presentation of facts and description of the direct mail pieces, in terms of suggested "Contents of a good mail piece".

COPY WRITING

From the three sets of product information given below, write 30-40 words of advertising copy, designed to gain the customer's attention.

I. GM's full-size cars

40% average fuel-economy improvement over 3 years ago
Room for 6 passengers
Luggage room

II. Credit card imprinter

Economical embossing and coding
Wide variety of printing options
Fast and quiet operation
Minimum skill training required

III. Executive swivel armchair

Adjustments for height and tension
Colors: Avocado, tan and black
Leather upholstery
Price: $119.95

Copy should seek to gain customer's attention, while including buyer benefits and prompting action. It should be evaluated according to guidelines in curriculum Section I. D., (2)

SA-4

PRINTED MEDIA-AD ELEMENTS

Collect 5 newspaper and 5 magazine ads which contain each of the following elements:

- Headline
- Copy
- Illustration
- Price
- Logotype
- White space
- Border

Attach these examples to a sheet of paper and label each of the above elements.

Evaluate on basis of quality of examples, proper labeling, completeness and neatness.

SA-5

AD LAYOUT

Design an ad layout (rough sketch). Select a local specialty store and prepare an ad layout for the store, featuring current seasonal product. Your layout must include:

1. Attention-getting headline
2. Customer benefit-oriented copy
3. Illustration(s) creating desire
4. Appropriate logotype
5. Effective border
6. Prominent price

Evaluation should be based on student's ability to follow the instructions, including each of the elements (as requested); also neatness, logical placement of elements, originality, and timeliness (seasonal) of product.

SA-6

RADIO SCRIPT

Prepare a second spot announcement for the Tennessee National Bank using the following fact sheet. This commercial should contain 60-70 words.

FACT SHEET
TENNESSE NATIONAL BANK

Service to feature: Certificates of Deposit - C.D.'s

Minimum deposit of $1,000
90 day maturity
Interest rate - 9 1/2%
Easy to purchase and redeem

Location: Broadway and Church Streets
Telephone: 681-2700
Hours: Monday through Friday, 9 a.m. to 7 p.m.

Format should include: attention-getting headline, complete selling message and business identification.

SA-7

ELECTRONIC MEDIA ADVERTISING

Select one radio and one television station in your community. Determine what types of sponsors utilize these stations during a typical weekday. Record sponsor names, products or service during the time periods indicated below.

TIME	RADIO	TELEVISION
6:00 to 8:00 a.m.		
12:00 to 2:00 p.m.		
3:00 to 5:00 p.m.		
8:00 to 10:00 p.m.		

Also write an analysis of this information comparing the two media in terms of:

1. Sponsorships - Spot Announcements
2. Script Types
3. Products/Services
4. Target Markets at time intervals

Evaluate completeness of information in recording commercials.

Analysis should reflect a comparison on all suggested ideas (at least).

PLANNING AND PREPARATION OF A DISPLAY

Coordination of display with other sales promotion media:

Using a local newspaper advertisement or radio advertisement script or television advertisement script, the student will plan a display which coordinates with that advertisement.

Note: If the teacher-coordinator has access to a radio or television script, these may also be used. Otherwise, the newspaper advertisement is sufficient.

The teacher should look for coordination of theme with the display and the advertisement, timeliness of theme and consistency with advertisement.

PLANNING AND PREPARATION OF A DISPLAY

Merchandise selection and display theme selection:

1. Select an item of merchandise you would like to use in a display.
2. Prepare a fact sheet for that merchandise; include all facts about your merchandise. Identify those you feel should be presented in your display to the customer.
3. Describe your display theme.

1. Merchandise selected should be timely and seasonal.

2. All facts of the merchandise should be presented. Facts to be presented in the display should be those with the most customer benefit.

3. Theme should be in good taste, timely, and relative to the merchandise.

PLANNING AND PREPARATION OF A DISPLAY:

Location and type of display unit to be used:

1. Identify whether you will use a window display or an interior display. State the reason for your choice.
2. If an interior display is chosen, give the location within the store to be used. Example: inside entrances, end of aisles, etc.
3. Describe the type of display unit to be used in your display. Example: shadow box, platform, gondola, etc.

The major point to look for in this activity is whether or not the location and display unit is suitable for the merchandise.

PLANNING AND PREPARATION OF A DISPLAY:

Fixtures and materials needed:

1) List the fixtures/props you will be using in your display.
   Example: mannequins, motion devices, background, etc.

2) List the materials you will be using in your display.
   Example: lumber, panels, paper, fabrics, etc.

813

Fixtures/props and materials should be easily accessible. They should also be relative to the merchandise selected - in other words, they should enhance it and not detract from it.

PLANNING AND PREPARATION OF A DISPLAY

Display lighting

(a) Using the following rating sheet, the student will evaluate the lighting technique used in display at store.

Scale	1	2	3	4	5
	Poor		Average		Good

1. Type of lighting used:

2. Is lighting appropriate for the merchandise and fixtures used?

Scale 1 2 3 4 5

3. Is lighting adequate for the display area?

Scale 1 2 3 4 5

4. Does lighting focus attention on the merchandise in the display?

Scale 1 2 3 4 5

5. Does lighting enhance the colors of the merchandise and fixtures used in the display?

Scale 1 2 3 4 5

(b) Upon completion of the above assignment, you will describe the lighting to be used for your display. Also give several reasons why you chose that lighting.

Check the following:

1. What type of lighting is to be used?
2. Will the lighting enhance or detract from merchandise and fixtures?
3. Will the lighting highlight merchandise as opposed to fixtures?
4. Will the lighting bring out true colors of merchandise and fixtures?

Note: Teacher-coordinator should select a specific store and window locally for the student to evaluate.

PLANNING AND PREPARATION OF A DISPLAY

Designing and writing copy for showcards or informational signs:

1) Using the fact sheet from Student Activity 9, design a showcard or informational sign for your display.

   Your showcard or informational sign should include:

   a) Heading
   b) Descriptive copy
   c) Price
   d) Illustrations
   e) The basic type of lettering to be used

2) Explain in writing how your showcard or informational sign will "move" the customer to take action (buy the merchandise).

1) The showcards and informational signs should be evaluated on the basis of the information in the curriculum - Selection III. E., signing #1 and #3.

2) Look for valid reasons as to why the customer will want to buy the merchandise.

PLANNING AND PREPARATION OF A DISPLAY

1) Using the information compiled in Student Activities 9-13, draw a rough sketch (layout) for your display, showing the placement of all the materials, elements, etc., of your display.

2) Upon completion and teacher approval of your rough sketch, construct a shadow box depicting your display as it would appear in a store.

3) On a separate sheet of paper identify the following:
   - a) Display theme
   - b) Merchandise to be used
   - c) Location of your display
   - d) Type of display unit to be used
   - e) Lighting to be used
   - f) Fixtures and materials to be used

4) Submit your actual showcard or informational sign.

DISPLAY RATING SHEET

	Very Good	Good	Fair	Poor	Judged Points
Does the display attract attention?	17	13	10	6	
Does the display sell the merchandise?	17	13	10	6	
Is the dentral item dominant?	11	9	6	4	
Are the props suitable? (related items)	6	4	3	2	
Does arrangement adhere to principles and elements of design? (line, etc.)	11	9	6	4	
Is color well used?	6	4	3	2	
Is the display attractive?	11	9	6	4	
Is the merchandise well folded, draped, etc.? Is space properly used?	11	9	6	4	
Is the idea original?	11	9	6	4	
Is the display clean and neat?	11	9	6	4	
TOTAL POINTS (100)					

HANDOUTS
FOR
SALES PROMOTION UNIT

HO-1

VOCABULARY

Advertising

1. Advertising - any paid form of non-personal presentation of goods, services, or ideas by an identified sponsor
2. Agate line - newspaper advertising unit of measure; 14 agate lines equal one inch of depth
3. Audio - the sound portion of television
4. Circulation - the number of viewers, readers or listeners of media
5. Column inch - newspaper advertising unit of measure; one column wide and one inch deep
6. Commercial - an advertiser's message on radio or television
7. Cooperative advertising - the participation of the manufacturer with a local retailer in the cost of an advertisement
8. Display advertising - the presentation of sales messages in newspapers and magazines, in spaces not grouped according to classifications
9. Layout - a plan of the general appearance and make-up which is desired for the finished advertisement
10. Media - methods of communicating a message by an advertiser to customers

Network - a group of radio or TV stations joined together to broadcast programs simultaneously

12. Prime time - the period of time in radio and television considered to have the largest number of listeners or viewers
13. Rate cards - a printed card from an advertising medium which lists their rates and other related information
14. Rough - the draft of an advertisement done in a crude style, to be approved before final draft
15. R.O.P. (Run of Paper) - any location in a publication convenient to the publisher
16. Sponsor - the firm that pays for talent and broadcasting time on radio and TV
17. Spot - a short commercial, one minute or less, inserted between radio or TV programs
18. Storyboard - a sequence of pictures indicating what is to be shown on a television commercial
19. Target market - those prospective customers to whom an advertising message is aimed
20. Video - the visual portion of television

HO-1a

VOCABULARY WORDS

Advertising

Advertising

Agate Line

Audio

Circulation

Column inch

Commercial

Cooperative advertising

Display advertising

Layout

Media

Network

Prime Time

Rate Cards

Rough

R.O.P.

Sponsor

Spot

Storyboard

Target Market

Video

HO-2

VOCABULARY

Display

1. Balance - being equal in weight and amount
2. Closed display - arrangement of merchandise inside counter
3. Contrast - shows opposite features
4. Dimensional lumber - planed wood cut to size
5. Formal balance - objects on both sides are identical
6. Informal balance - objects on both sides are equal but not identical
7. Information sign - stresses theme, sale, or store
8. Intensity - degree of lightness or darkness of color
9. Oblique lighting - side lighting which accents texture
10. Point-of-purchase display - easily movable display, located next to a cash register
11. Primary colors - colors from which all other colors are made (red, yellow, blue)
12. Radiation - items are arranged in direct lines from a central object or space
13. Secondary colors - colors formed by mixing equal parts of two primary colors
14. Self-selection display - enables customers to select items without assistance
15. Serif - foot or spur of a letter
16. Shade - dark value of color
17. Shadow box - shallow, enclosed case used to single out items
18. Shape - object's characteristic outline or contour
19. Showcard - a sign giving information about the merchandise on display
20. Step (gradation) - a way to achieve harmony by varying an element by degrees
21. Tertiary colors - colors formed by mixing one primary color with one secondary color next to it on the color wheel
22. Tint - light value of a hue (sometimes called a pastel)
23. Visual merchandising - artistically creating a setting for merchandise
24. Wash lighting - the even, overall lighting of a large area
25. Weight - the apparent weight of an object affected by its size, shape or color

VOCABULARY WORDS

Display

1. Balance
2. Closed display
3. Contrast
4. Dimensional lumber
5. Formal balance
6. Informal balance
7. Information sign
8. Intensity
9. Oblique lighting
10. Point-of-purchase display
11. Primary colors
12. Radiation
13. Secondary colors
14. Self-selection display
15. Serif
16. Shade
17. Shadow box
18. Shape
19. Showcard
20. Step
21. Tertiary colors
22. Tint
23. Visual merchandising
24. Wash lighting
25. Weight

HO-3

MEDIA CHECKLIST

If a prospective advertiser is concerned about which media to use, answering the following questions should be helpful:

1. What product or service is to be promoted?
2. What are the desired objectives or results?
3. Who are you trying to reach with the message?
4. What is the nature of the selling message?
5. What media are available for use?
6. How much money is available to spend?
7. Which of the available media reach the largest number of prospects at the lowest cost per prospect?
8. Which media allow for flexibility and repetition?
9. Which media match the product, target market, and money available?

HO-4

ADVERTISING ELEMENTS

HEADLINE: Gain attention

1. Speak directly to reader
2. Stress the strongest benefit
3. Cause the prospect to read more
4. Be factual
5. Be newsy
6. Be set in attention-getting type

COPY: Selling message

1. Follow up the headline
2. Emphasize benefits
3. Be friendly and natural
4. Stick to the point
5. Simulate action

ILLUSTRATIONS: Arouse desire, prompt decision or stimulate action

1. Clip art service
2. Original art
3. Photographs

LOGOTYPES: Distinctive identification symbol

1. Name
2. Location (s)
3. Telephone
4. Business hours
5. Slogan (if any)
6. Credit terms

BORDER: Line that separates ad from others on the same page

1. Increases attention
2. Ties all elements together
3. Makes ad distinctive
4. Assists in presenting selling message

WHITE SPACE: Areas within an ad without printing

1. Attract attention
2. Create contrast
3. Replace borders
4. Make ad easier to read

PRICE: Majority feel that price is a prominent factor in merchandising and should be prominent in advertising

1. Place near the item to which it refers
2. Prominent, but not too large
3. Possible selling point

HO-5

COMMON TYPE TERMS

Point - A standard vertical measure of type size: .013837 inch, or 72 points to an inch

Pica - A unit of printing measure for length of type lines: approximately 1/6 inch

Agate Line - Space one column wide, 1/14 inch deep

Upper Case - Capital letters

Lower Case - Small letters

Boldface (or blackface) Type - **ABCDE**

Lightface Type - ABCDE

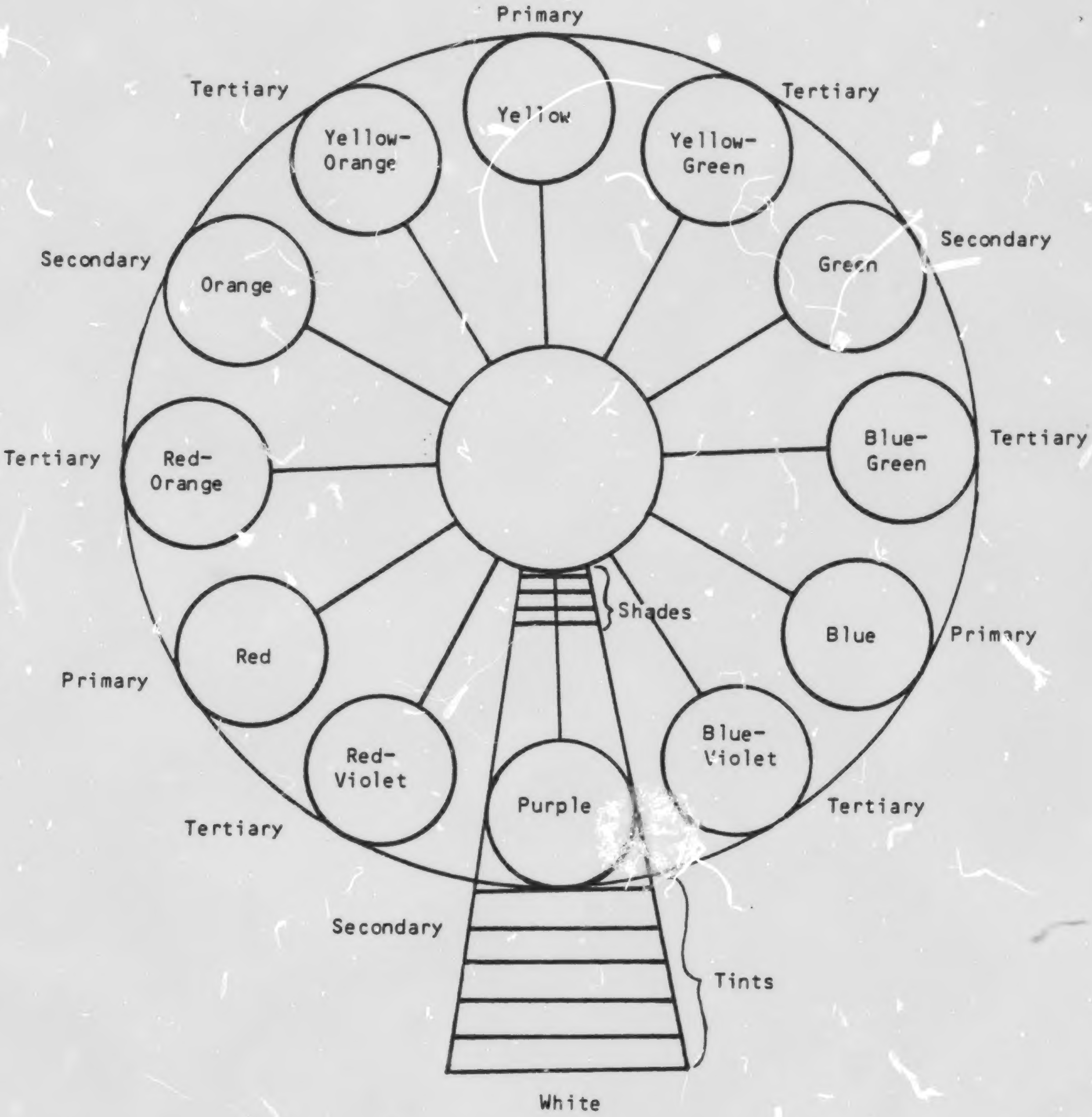
Italics - *Abcdefghi*

HO-6

ELEMENTS OF DESIGN

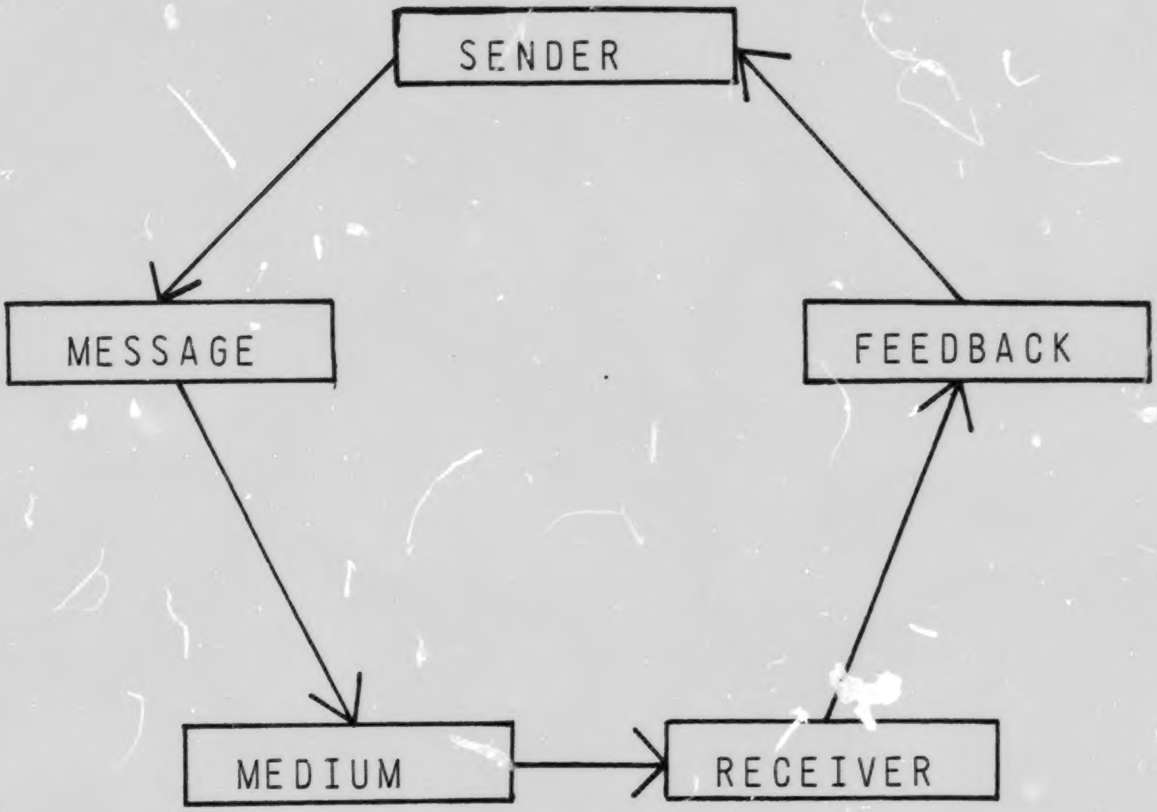
1. Lines - physical outlines or placement of merchandise in the display
2. Shape - physical appearance of merchandise and display units
3. Size - relationship of space available for merchandise and the merchandise itself
4. Weight - actual and implied weight of an item
5. Texture - actual and created look and feel of an item
6. Color - colors of merchandise and fixtures

COLOR WHEEL


Primary
Yellow
Tertiary
Yellow-Orange
Tertiary
Yellow-Green
Secondary
Orange
Secondary
Green
Tertiary
Red-Orange
Blue-Green
Tertiary
Shades
Red
Blue
Primary
Primary
Red-Violet
Purple
Blue-Violet
Tertiary
Tertiary
Secondary
Tints
White

TRANSPARENCY MASTERS
FOR
SALES PROMOTION UNIT

COMMUNICATIONS PROCESS


SENDER
MESSAGE
FEEDBACK
MEDIUM
RECEIVER

SP
TM-2

HANDBILLS

ADVANTAGES

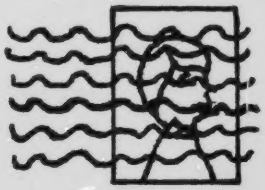
1. Low Cost
2. Quick and easy preparation

DISADVANTAGES

1. Distribution is expensive
2. High percentage of waste in circulation
3. Discarded handbills create clutter

DIRECT MAIL ADVERTISING

DIRECT
MAIL
ADVERTISING



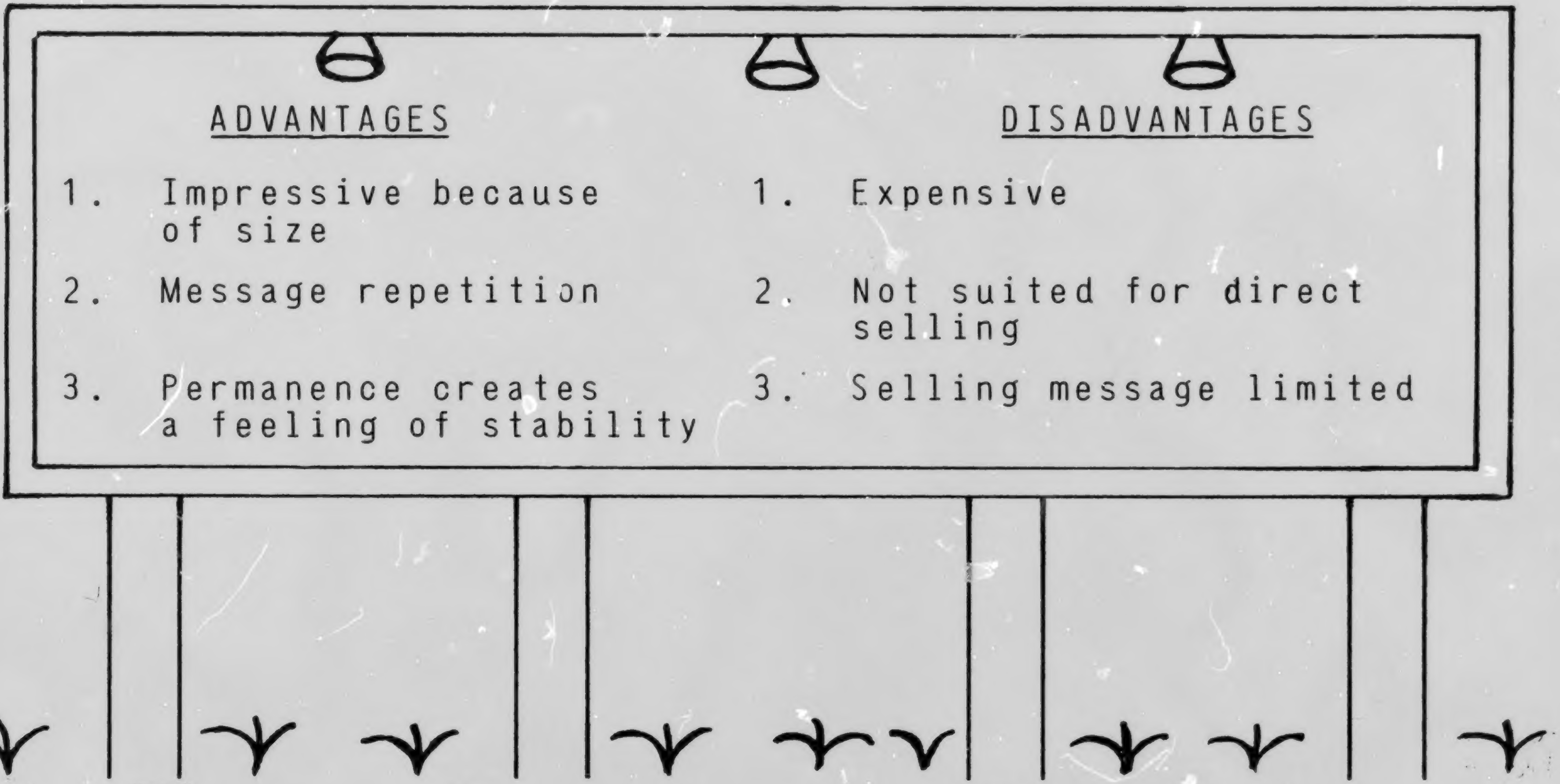
ADVANTAGES

1. Message goes directly to prospect
2. Possibility of long message with many illustrations
3. Fine reproduction and color

DISADVANTAGES

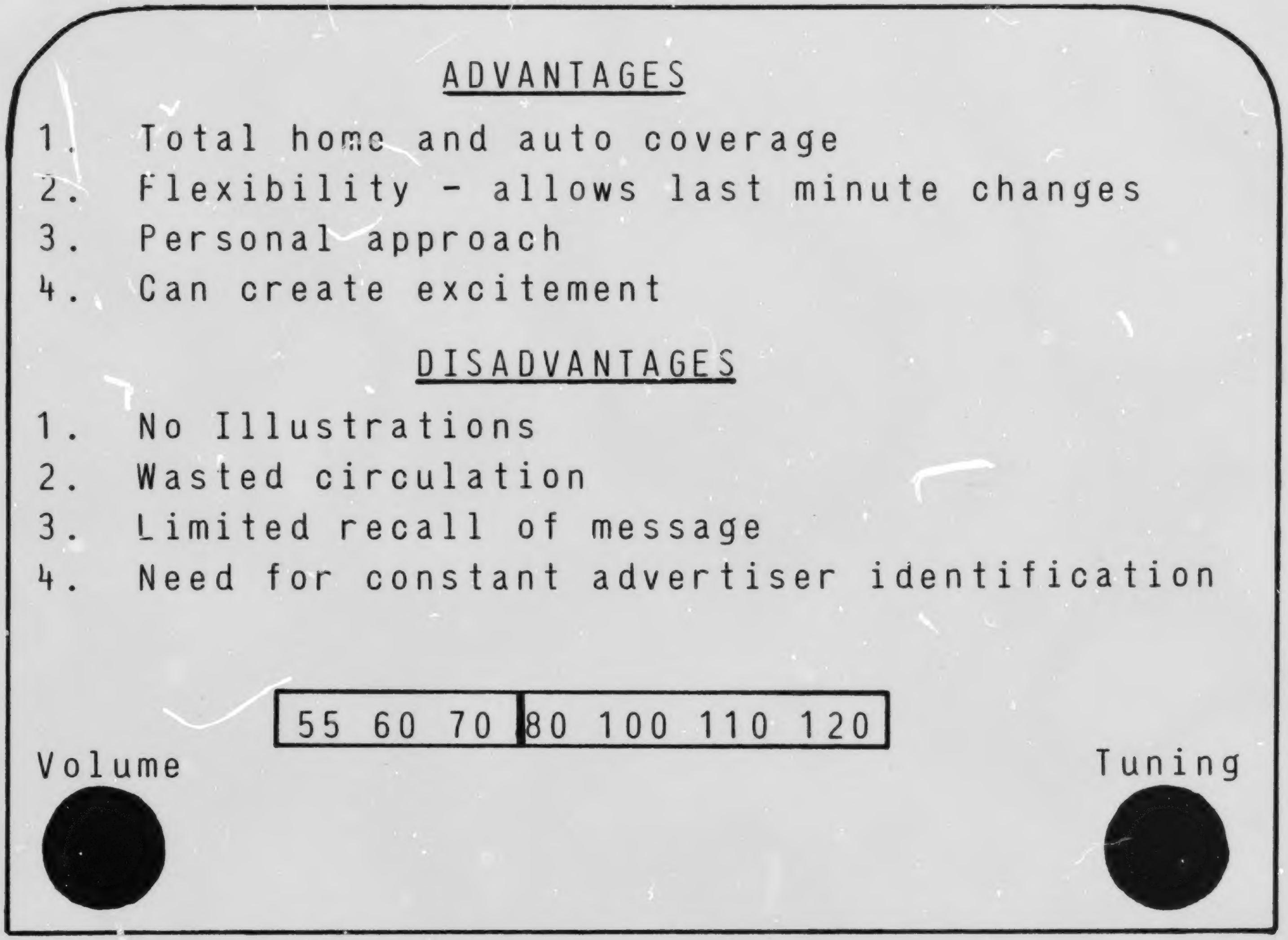
1. High waste factor
2. Large mailings expensive
3. Long lead time to prepare

OUTDOOR ADVERTISING



ADVANTAGES	DISADVANTAGES
1. Impressive because of size	1. Expensive
2. Message repetition	2. Not suited for direct selling
3. Permanence creates a feeling of stability	3. Selling message limited

RADIO ADVERTISING



ADVANTAGES

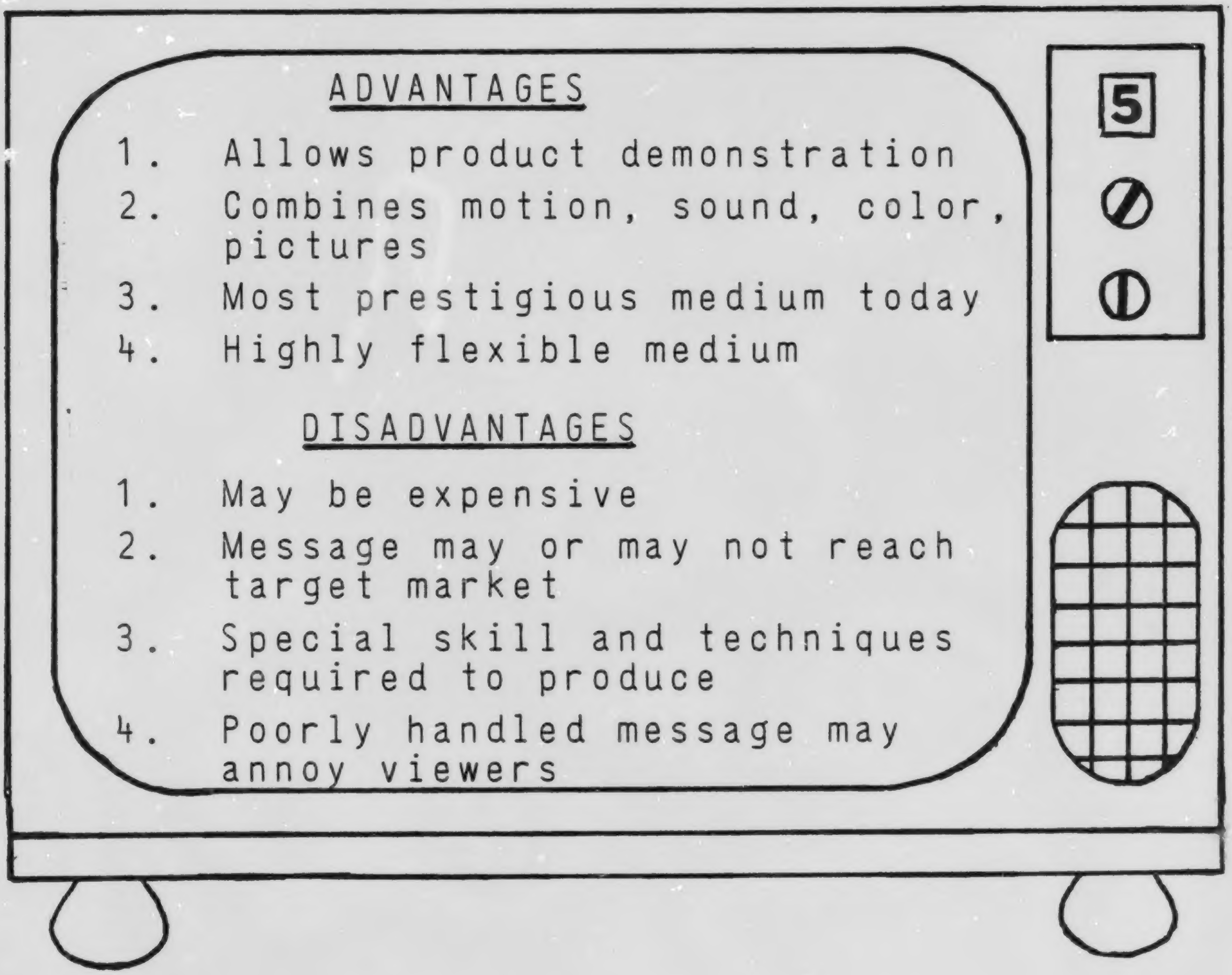
1. Total home and auto coverage
2. Flexibility - allows last minute changes
3. Personal approach
4. Can create excitement

DISADVANTAGES

1. No Illustrations
2. Wasted circulation
3. Limited recall of message
4. Need for constant advertiser identification

55 60 70 80 100 110 120
Volume
Tuning

TELEVISION ADVERTISING



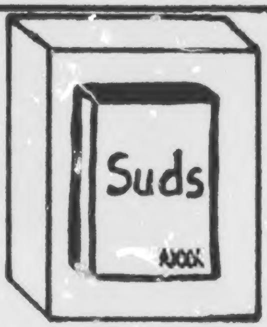
ADVANTAGES

1. Allows product demonstration
2. Combines motion, sound, color, pictures
3. Most prestigious medium today
4. Highly flexible medium

DISADVANTAGES

1. May be expensive
2. Message may or may not reach target market
3. Special skill and techniques required to produce
4. Poorly handled message may annoy viewers

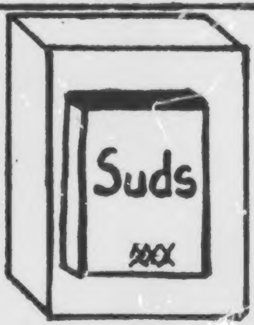
TYING IN WITH NATIONAL ADVERTISING
OR WORKING COOPERATIVELY
WITH A MANUFACTURER
CAN PRODUCE
DESIRABLE RESULTS



The Product
American Homemakers
are raving about

Taste - Quality - Convenience

NATIONAL



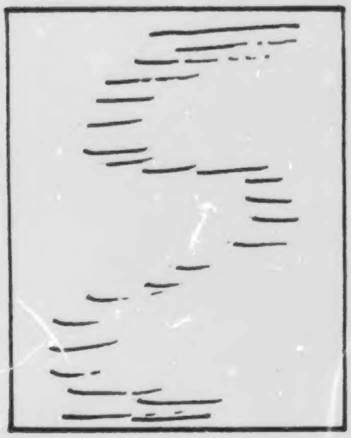
Featured at
Jones Markets

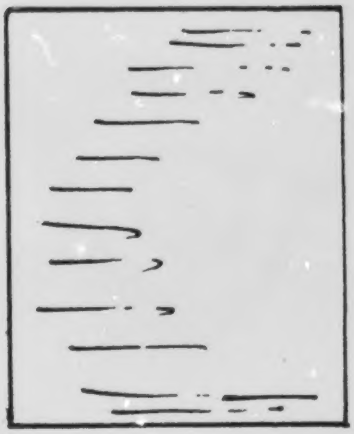
Located Close to Your Home

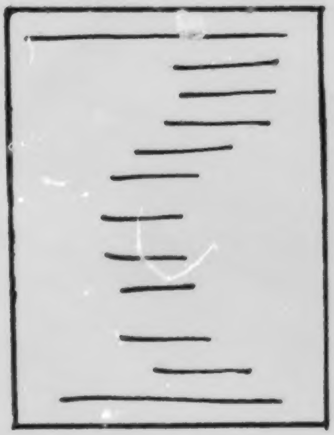
LOCAL

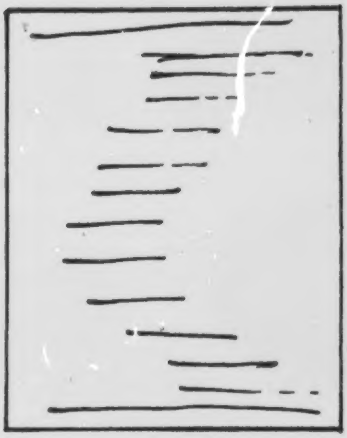
ADVERTISING LAYOUT DESIGN

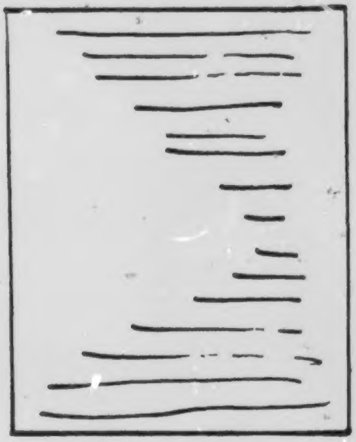
Certain basic techniques are used to direct the reader's eye from the top of the ad to the bottom.

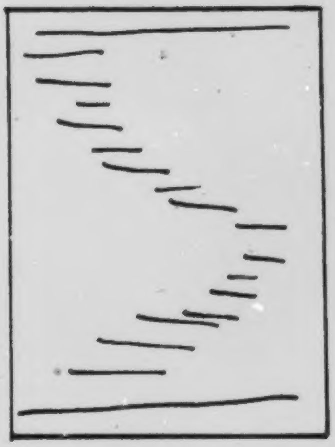




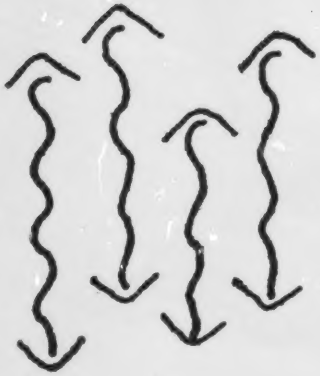




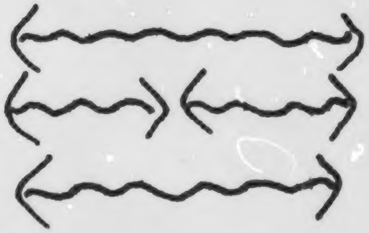




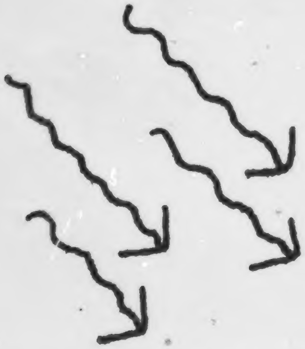
LINES CREATE FEELINGS



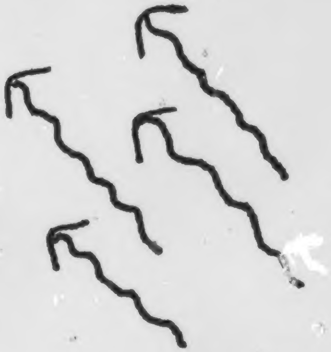
Vertical
Poise, Balance,
Dignity, Height



Horizontal
Restfulness, Quiet,
Width, Permanence

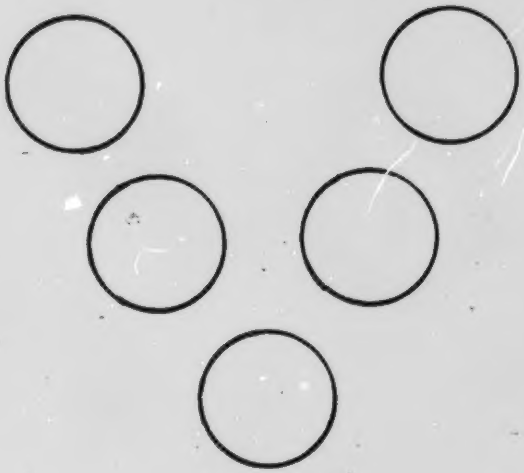


Left to Right
Action, Excitement



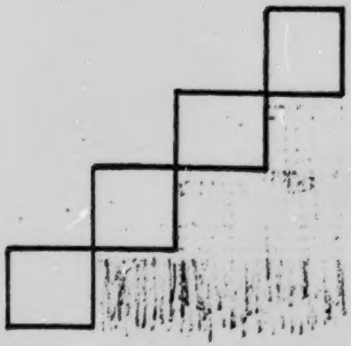
Right to Left
Instability

SP
TM-10

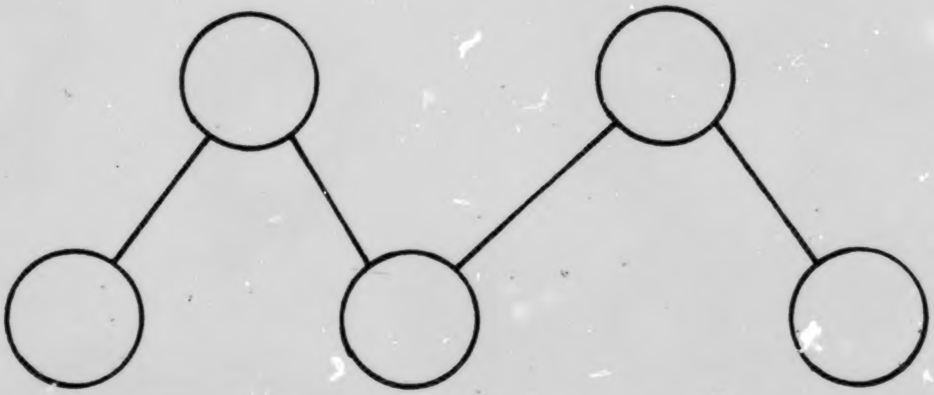


REPETITION ARRANGEMENT

SP
TM-11

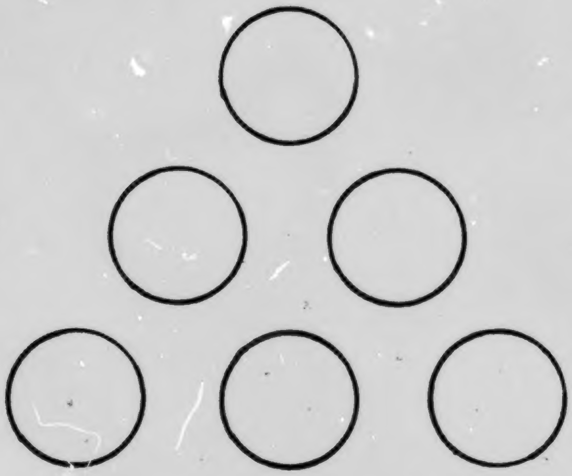


STEP ARRANGEMENT

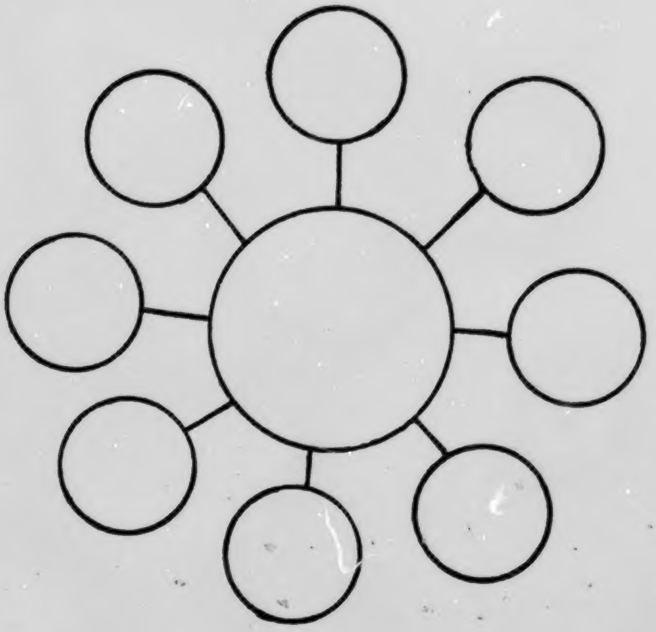


ZIGZAG

ARRANGEMENT



PYRAMID ARRANGEMENT



RADIATION ARRANGEMENT

TESTS AND KEYS
FOR
SALES PROMOTION UNIT

T-1

ADVERTISING

1. In Distributive Education, sales promotion includes the functions of ____________________ and ________________.

2. Sales promotion may be considered to include any effort that helps to encourage ____________________.

3. In marketing, promotion is necessary, and at the heart of promotion is ______________________.

4. In the communication process, the five basic elements are: (in order)
    a. Communicator
    b.
    c.
    d.
    e. Feedback

5. Explain the following basic purposes of advertising:
    a. Increase sales:

    b. Build customer goodwill and traffic:

    c. Stablize volume:

    d. Create store image:

6. ________________________ advertising is designed to stimulate immediate sales of goods and/or services by featuring the virtures of them.

7. _______________________ advertising projects a favorable image and creates goodwill for the business.

8. Give 2 methods of planning the coordination of personal selling with sales promotion activities
   a.

   b.

9. Advertising activities in a business should be communicated to (a)____________________ and (b)______________________ personnel.

10. List examples of printed advertising media:
    a.
    b.
    c.
    d.

11. List examples of electronic advertising media:
    a.
    b.

12. Stores chosen to advertise in newspapers because:
    a.
    b.

13. Give one advantage for each of the following media:
    a. Handbills:

    b. Direct mail:

    c. Outdoor advertising:

    d. Radio:

    e. Television:

14. Give one disadvantage for each of the following media:
    a. Handbills:

    b. Direct mail:

    c. Outdoor advertising:

    d. Radio:

    e. Television:

15. Given the following information, select the best medium to be used:
    a. A supermarket wants to reach housewives, using a medium that is considered a regular shopping guide____________________
    b. A new store is trying to reach potential customers in the neighborhood using a medium that is easy to prepare and low in cost ____________________
    c. A major tobacco company is introducing a new product and wants to select a medium which is impressive in size, allows for repetition of the selling message; cost is not a factor ____________________
    d. An automobile manufacturer is introducing new models and wants to use a medium that allows for demonstration of the product, utilizing motion, sound, pictures, color and words ____________________

ADVERTISING

1. advertising, display
2. sales
3. communication
4. message, medium, receiver
5. answers may vary:
   a) serves to presell customers
   b) develops confidence and loyalty of existing customers
   c) showing out-of-season uses for products
   d) emphasize such attributes as friendliness, truthfulness, product knowledge, employee courtesy
6. promotional
7. institutional
8. answers may vary:
   a) sound planning
   b) communication with all personnel involved
9. a) display
   b) sales
10. a) newspaper
    b) handbills
    c) direct mail
    d) outdoor
11. a) radio
    b) television
12. answers may vary:
    a) regularly used as shopping guide
    b) almost 80% of adults read a daily newspaper
    c) flexibility
    d) illustration of product
13. answers may vary:
    a) low cost
    b) message goes directly to prospect
    c) impressive because of size
    d) total home and auto coverage
    e) allows demonstration of product
14. answers may vary:
    a) expensive distribution
    b) high waste factor
    c) expensive
    d) no illustrations
    e) may not reach target market
15. a) newspaper
    b) handbill
    c) billboard
    d) television

ADVERTISING

1. List 5 factors to check for in proofing ads:
   - a.
   - b.
   - c.
   - d.
   - e.

2. The primary function of an advertising headline is to:

3. In addition to your answer in #2, ad illustrations serve to:
   - a.
   - b.

4. What sources are available when selecting and developing ad illustrations?
   - a.
   - b.
   - c.

5. In compiling information for advertising copy, the following guidelines should be used:
   - a.
   - b.
   - c.
   - d.

6. Name the 7 basic elements of a printed advertising layout:
   - a.
   - b.
   - c.
   - d.
   - e.
   - f.
   - g.

ADVERTISING

1. answers may vary:
   capitalization, spelling, punctuation, pricing, transposition of words, additions, deletions
2. attract attention
3. answers may vary:
   arouse desire
   stimulate or prompt action
4. a) clip art service
   b) original art
   c) photographs
5. answers may vary:
   follow up headline
   emphasize benefits
   be friendly and natural
   stick to the point
   stimulate action
6. headline, sub-headline, copy, illustration, logotype, price, white space, border

891

DISPLAY

1. List the three major purposes of display:

   a.
   b.
   c.

2. Explain the importance of the use of window display space.

3. Explain the importance of the use of interior display space.

4. Describe the criteria for selecting merchandise to be used in a display.

5. Name and define two types of window displays:

   a.
   b.

6. Name and define four types of interior displays:

   a.
   b.
   c.
   d.

7. List the six elements of design:

   a.
   b.
   c.
   d.
   e.
   f.

8. List the five principles of design:

   a
   b.
   c.
   d.
   e.

9. Describe the procedures for the care and upkeep of display areas.

10. List and describe the four basic methods of lettering:

    a.
    b.
    c.
    d.

DISPLAY

1. a) increase sales
   b) build customer goodwill and traffic
   c) create store image
2. answer should include:
   should draw customers to the business
   should turn window-shoppers into customers
   should reflect the personality of the business
3. answer should include:
   should coincide with window displays if possible
   should direct customers through the business
   should encourage self-selection of merchandise whenever possible
4. answer should include:
   should be best sellers
   should have good visual appeal
   should reflect current trends
   should coincide with seasonal or business-wide themes
   should be displayed as it might be used
5. answer may include any two of the following:
   closed - window completely enclosed customers cannot see into store
   semiclosed - window partially enclosed from floor up customers see over display into business
   open - window has no background panel inside of business serves as background
6. answer may include any four of the following:
   open - merchandise arranged for self-selection includes use of counter tops, tables, etc.
   closed case - merchandise displayed in enclosed case protects fragile or expensive merchandise
   island - merchandise displayed on large tables, usually used for sale or featured items
   end - merchandise displayed on racks, tables, or bins located at ends of merchandise aisles
   platform - merchandise displayed above other items by means of a platform. Usually located near high traffic areas
   shadow box - merchandise displayed in enclosed box, either permanently attached or mobile
   interior background - merchandise displayed above eye level on walls
   point-of purchase - merchandise displayed on unit provided by manufacturer. Usually for self-selection

7. a) lines
   b) shape
   c) size
   d) weight
   e) texture
   f) color
8. a) harmony
   b) contrast
   c) emphasis
   d) proportion
   e) balance
9. answer should include:
   glass should be washed inside and out. Tape, nails, pins, wire, etc., from previous display should be removed.
   floor or inside of case should be vacuumed or dusted.
   signs and merchandise should be checked and changed periodically.
10. answer should include:
   a) block, uniform-store style: all parts of letter same size
   b) block, thick-and-thin with serifs: letters consist of thick and thin strokes with feet
   c) block, thick-and-thin sans serifs: letter consists of thick and thin strokes
   d) script: letter resembles penmanship

AUDIOVISUALS FOR SALES PROMOTION UNIT

FS 1 Teaching About Advertising (Filmstrip)
Educational Services
Proctor and Gamble
Cincinnati, OH
1974

AV 1 "Promotion/Introduction" (35 mm slides with Script - $5)
Ohio D.E. Materials Lab
1885 Neil Ave
115 Townshend Hall
Columbus, OH 43210

AV 2 "Advertising Media" (35 mm slides)
D.E. Visuals
3851 N.W. 84th Avenue
Sunrise, FL 33321

AV 3 "Putting It Together" (Manual & slides - $28)
Ohio D.E. Materials Lab
1885 Neil Ave.
115 Townshend Hall
Columbus, OH 43210

AV 4 "You Be the Judge - Advertising" (Manual with 10 slides)
Ohio D.E. Materials Lab
1885 Neil Ave.
115 Townshend Hall
Columbus, OH 43210

AV 5 "Creating the Advertisement" (transparency overlays)
McGraw-Hill, Inc.
1971

AV 6 "Your Be the Judge: Display" (Manual, 5 slides
5 transparencies - $3)
Ohio D.E. Materials Lab
1885 Neil Ave.
115 Townshend Hall
Columbus, OH 43210

AV 7 "You Be the Judge: Display" (35 additional slides - $3)
Ohio D.E. Materials Lab
1885 Neil Ave.
115 Townshend Hall
Columbus, OH 43210

AV 9 "Fashion and Softgoods Windows" (50 slides)
D.E. Supplier
P.O. Box 214
Morrisville, PA 19067

AV 10 "General Merchandise Displays" (50 slides)
D.E. Supplier
P.O. Box 214
Morrisville, PA 19067

AV 11 "Pinning, Flying and Lighting" (56 slides)
D.E. Visuals
3851 N.W. 84th Ave.
Sunrise, FL 33321

REFERENCES FOR SALES PROMOTION UNIT

R-1 *Advertising*: Antrim. McGraw-Hill Book Co., 2nd Edition, 1978.

R-2 *Advertising*: Clarke. Division of Extension, University of Texas at Austin.

R-3 *Advertising and Displaying Merchandise*: Samson. South-Western Publishing Co., 1967.

R-4 *Advertising Planning and Techniques*: Samson. South-Western Publishing Co., 1979.

R-5 *Advertising Services*: Wray. McGraw-Hill Book Co., 1979.

R-6 *Display Planning and Techniques*: Samson and Little. South-Western Publishing Co., 1979.

R-7 *The Display Specialist*: Fuda and Nelson. McGraw-Hill Book Co., 1976.

R-8 *How To Be a Retail Advertising Pro*: Ock and Rosenblum. National Retail Merchants Assoc., 1977.

R-9 *The Marketing Function* (American Enterprise Series) Koeninger. Instructional Materials Center, University of Texas at Austin, 1975.

R-10 *Merchandise Display*: Hatchett. Instructional Materials Services, Div. of Extension, University of Texas at Austin, 4th Edition, 1972.

R-11 *The Promotion Function* (American Enterprise Series): Brown. Instructional Materials Center, University of Texas at Austin, 1975.

R-12 *Retail Advertising Copy* - *The How*, *The What*, *The Why*: Ocko. National Retail Merchants Assoc., Revised Edition, 1977.

R-13 *Retailing Principles and Practices*: Riehart, Meyer, Haines, and Harris. McGraw-Hill Book Co. Hill Book Co., 6th Edition, 1974.

R-14 *Visual Merchandising*: National Retail Merchants Association, 100 West 31st St., N.Y., N.Y, 1976.

ADDITIONAL REFERENCES

R 15 The Businessman's Guide To Advertising and Sales Promotion: Lewis. McGraw-Hill Book Co., 1974.

R 16 How To Profit From Radio Advertising: A Handbook by 10 Broadcast Professionals, National Retail Merchants Association, 1975.

R 17 IDECC: Interstate Distributive Education Curriculum Consortium, Ohio State University, Room 119 - Townshend Hall, 1885 Neil Ave., Columbus, Ohio 43210.

R 18 The Secret Ingredient Of Good Retail Ads: A Handbook for buyers and their bosses, National Retail Merchants Association, 1974.

R 19 Small Business Advertising: Ohio Distributive Education Materials Lab, Columbus, Ohio, 1977.

CREDIT UNIT

TABLE OF CONTENTS

FOR CREDIT UNIT

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OUTLINE FOR CREDIT UNIT

I. Introduction to credit

- A. Definition
- B. History of credit
- C. Credit is important to the consumer, the retailer and our economy
- D. Credit has disadvantages

II. Retail and consumer credit

- A. Credit for retailers
- B. Types of credit for the consumer
  - 1. Charge account credit
  - 2. Installment credit

III. Credit costs

- A. Factors influencing cost of credit (actual operating expenses)
- B. Factors causing credit charges to vary
- C. Figuring the dollar cost of credit
- D. Figuring the real cost of credit

IV. The credit application

- A. Types of credit cards
- B. Uses of the credit application
- C. Things to remember in filling out credit applications
- D. Information requested on credit applications

V. Evaluating the credit application

- A. The C's of credit
- B. Questions to consider
- C. The credit bureau

VI. Development of retail credit policies

- A. Reasons for credit policy
- B. A typical credit policy
- C. Credit policies are effective if:

VII. Credit control: authorizing purchases

- A. Goals for credit control
- B. Essentials for credit authorization
- C. Common authorization systems

VIII. Proper record keeping

A. Accounts receivable
B. Fundamentals of a good accounts receivable system
C. Using a charge machine

IX. Credit sales promotions

A. Promoting new accounts
B. Promoting active accounts
C. Reactivating dormant accounts

X. Government credit controls

A. State controls vary, but all regulate credit
B. Recent federal legislation
C. Enforcement of credit regulations and penalties

XI. Collection of credit accounts

A. Basic aims of credit collection
B. Basic rules for collection
C. Offenders of credit usually fall into three categories

XII. Collection systems

A. Reminder stickers
B. Letters
C. Telephone
D. Telegrams
E. Visitations
F. Collection agencies
G. Legal actions must be done within federal guidelines
H. Tracing disappearing customers

OBJECTIVES FOR CREDIT UNIT

I. Introduction to credit

Upon completion of this section, the student should be able to:

A. Define credit
B. List the advantages of credit to the individual consumer
C. List the advantages of credit to the retailer
D. Discuss the importance of credit to the economy
E. List the disadvantages of credit to the consumer
F. List the disadvantages of credit to the retailer

II. Retail and consumer credit

Upon completion of this section, the student should be able to:

A. List the reasons why retailers use credit
B. Define 30-day open accounts, 90-day accounts, installment credit, and revolving charge account
C. State the consequences of not paying in full on revolving accounts
D. List the requirements of an installment contract

III. Credit costs

Upon completion of this section, the student should be able to:

A. List three factors influencing the cost of credit
B. List three factors causing credit charges to vary
C. Calculate the dollar cost of credit
D. Calculate the real cost of credit
E. Write the formula for real annual interest rate
F. Identify unknowns in the formula for real annual interest rate

IV. The credit application

Upon completion of this section, the student should be able to:

A. Identify four types of credit cards
B. Complete a credit application
C. Recognize the areas of information asked for on all credit applications

V. Evaluating the credit application

Upon completion of this section the student should be able to:

A. List and define the four criteria used for granting credit
B. Identify four pieces of information a credit bureau collects on its applicants

VI. Development of retail credit policies

Upon completion of this section the student should be able to:

A. Recognize that credit policies may change
B. Identify the types of information usually included in a credit policy

VII. Credit control: authorizing purchases

Upon completion of this section, the student should be able to:

A. Distinguish the goals of credit control
B. Understand the essentials of authorization of credit

VIII. Proper record keeping

Upon completion of this section, the student should be able to:

A. Understand the term aging an account
B. Realize the importance of accuracy in record keeping
C. List four fundamentals of a good accounts receivable system

IX. Credit sales promotion

Upon completion of this section, the student should be able to:

A. Understand the ways to contact prospective customers
B. Differientiate between a new, an active, and a dormant account promotion

X. Government credit controls

Upon completion of this section, the student should be able to:

A. List four areas of credit that are regulated by state controls
B. Recognize four federal acts that affect credit

XI. & XII. Collection of credit accounts and collection systems

Upon completion of this section, the student should be able to:

A. Appeal for payment of accounts tactfully
B. Realize when to take legal action in delinquent collections
C. List in order the steps necessary in attempting collections

COMPETENCIES FOR CREDIT UNIT

I. Introduction to credit

735 Attitude that an awareness of the advantages of credit to the store - produces sales that might never have been made, increases the number of sales per customer and attracts a better type of customer to the store (Oper: LAP 17)

736 An awareness of the advantages of credit to the customer - smoothes out irregularities of purchasing power, is a shopping convenience, etc. (Oper: LAP 17)

821 Knowledge of the importance of credit as a tool (Selling: LAP 15)

II. Retail and consumer credit

135 Skill in communicating a sufficient understanding of the terms and limits of different type accounts to credit applicants (Comm: LAP 4)

III. Credit costs

128 Skill in interpreting and explaining time payment principles that apply to various credit arrangements (Comm: LAP 22)

383 Skill in explaining time payment principles (Math: LAP 11)

IV. The credit application

098 How to interview charge account applicants tactfully obtaining all necessary data (Comm: LAP 17)

134 Ability in helping customers to fill out a credit application blank (Comm: LAP 23)

525 Knowledge of the procedures a customer must follow to apply for and obtain a national credit card (Prod & Serv: LAP 1)

V. Evaluating the application

602 Knowledge of how to work effectively with credit bureaus to supply and receive credit reference information vital to the store and the credit bureau (Oper: LAP 18)

679 Skill in working effectively with credit bureaus to supply and receive credit reference information vital to the store and the credit bureau (Oper: LAP 18)

VI Development of retail credit policies

739 Attitude that salespeople must be supplied with credit information, especially changes in credit policies (Oper: LAP 18)

824 Knowledge of the store's credit policy, terms, and credit plans (Selling: LAP 15)

VII. Credit control: authorizing purchases

737 Attitude that store management must continuously study and evaluate its credit policies and procedures, making changes or adjustments as needed (Oper: LAP 21)
738 Attitude that proper records of collections must be maintained (Oper: LAP 19)

VIII. Proper record keeping

594 Knowledge of the procedures in analyzing and aging customer accounts for the store's use and use by the credit bureau (Oper: LAP 20)
595 Knowledge of the store's billing procedures (Oper: LAP 19)
599 Knowledge of how to make a customer charge plate or card (Oper: LAP 19)
600 Knowledge of how to handle and record customer payment of bills (Oper: LAP 19)
680 Skill in accurately handling and recording customer payment of bills (Oper: LAP 19)
686 Skill in using credit department equipment such as billing or posting machines, addressing machines, comptometers,
688 Skill in sending out billing statements according to the store's customer credit operation (Oper: LAP 19)

IX. Credit sales promotions

683 Skill in planning credit promotions that are timely and worthy of customer interest (Oper: LAP 17)

X. Government credit controls

684 Skill in keeping informed of state and federal laws concerning credit (Oper: LAP 20)

XI. & XII. Collection of credit accounts and collection systems

597 Knowledge of how to deal with slow payers or noncollectable credit accounts (Oper: LAP 20)
603 Knowledge of how to discuss delinquent accounts with a customer, keeping that person's goodwill (Oper: LAP 20)
681 Skill in tactfully handling slow-payers or noncollectable credit accounts (Oper: LAP 20)
682 Skill in determining when to take legal action with delinquent accounts (Oper: LAP 20)

NUMERICAL LISTING OF COMPETENCIES FOR CREDIT UNIT

98
128
134
135
383
525
594
595
597
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600
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603
679
680
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682
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EQUIPMENT/SUPPLIES FOR CREDIT UNIT

Equipment

- Thermo fax machine
- Overhead projector
- Charge plate stamper
- film projector
- film strip projector
- screen
- charge cards

Supplies

- Thermo masters
- Paper
- Charge forms

CURRICULUM CONTENT FOR CREDIT UNIT

Resource

- I. Introduction to credit — HO-1, HO-1a
  - A. Definition
    - 1. Derived from Latin "credere" - to trust
    - 2. Credit allows consumers to purchase goods and services in return for a promise to pay later
    - 3. Dun and Bradstreet, a national reporting agency in wholesale credit, popularized the adage "Credit: Man's Confidence in man."
  - B. History of credit
    - 1. Older than money itself with records dating back as far as man's existence
      - a) Promissory notes from 4000 B.C. found in Babylonian ruins
      - b) Roman clay tablets from 2000 B.C. reveal installment buying
      - c) Early credit regulations included loans to the poor
        - (1) Without interest
        - (2) Debts were absolved every seven years
      - d) Too dangerous to travel with extensive cash amounts during Crusades
    - 2. America founded on credit; Queen Isabella used her jewels as collatoral for the building of Columbus' ships
      - a) First in America was granted by colonial merchants until crops were harvested
      - b) Many westward ventures were financed by Easterners; commonly known as "grubstakes"
      - c) By 1900 business credit was common procedure but retail credit was virtually unknown; cash was required to purchase personal consumption goods
  - C. Credit is important to the consumer, the retailer and our economy
    - 1. Consumers use credit for eight basic reasons — HO-2
      - a) Convenience — TM-1
      - b) Emergency — TM-2
      - c) Possible savings on merchandise
      - d) Immediate use of high priced items — TM-3
      - e) Need
      - f) Preferred treatment
      - g) Future reference
      - h) Preservation of savings
      - i) Consolidation of debt — TM-4
    - 2. Retailers encourage credit for eight basic reasons — TM-5
      - a) Credit customers shop more frequently — SA-1
      - b) Credit customers are less price conscious
      - c) Credit can attract preferred customers
      - d) Credit helps smooth out business cycles

Resource

- e) Credit customers buy more readily; three to four times more than a cash customer
- f) Credit establishes confidence between the store and customer
- g) Credit builds store profit
- h) Credit provides a mailing list

3. Credit is important to our economy
    - a) 95% of Americans use some form of credit
        - (1) Nearly 23% of sales in U.S. are credit sales
        - (2) Installment credit is used by 66% of American population
    - b) Responsible for raising standard of living since customers are allowed to enjoy merchandise without actually paying for it
    - c) Helps create necessary balance between supply and demand
    - d) Smoothes business cycles

D Credit has disadvantages

1. Consumer
    - a) Ties up future earnings
    - b) Aids poor money managers in overbuying or unnecessary impulse purchases
    - c) Increases actual cost of goods after finance charges are added
    - d) Goods can be repossessed if payments are not on schedule
    - e) May prevent shopping around for the best bargain
    - f) Sometimes customer signs contract without understanding
2. Retailer
    - a) Requires additional capital since it is longer before actual cash is received to recycle in the buying process
    - b) Customers may choose to be cash customers in order to avoid finance charges; thus buying less
    - c) Some debts will always be unpaid, whereas others will further tie-up cash flow by being delinquent
    - d) requires extra personnel
        - (1) Increased bookkeeping
        - (2) Cost of collection
    - e) Encourages return of goods

II. Retail and consumer credit — SA-2

A. Credit for retailers

1. Retail credit is used for various purposes
    - a) Expansion or remodeling
    - b) Buy new equipment
    - c) Increase inventory
    - d) Cover recurring monthly expenses (electricity, utilities, payroll, rent)

Resource

2. Retailers have various sources of credit
   - a) Supplier credit - merchandise that is ordered is sent without the receipt of cash as long as Dun and Bradstreet Credit Rating is positive
   - b) Personal loans - especially used in small businesses or those of the single-proprietor variety
   - c) Bank loans - granted on the bank's estimation of the future profits of the retail business
   - d) Commercial credit companies - example, Associates Capital

B. Types of credit for the consumer
1. Charge account credit
   - a) 30-day open accounts
     - (1) Regular charge accounts run for a month when customer is billed
     - (2) Bill due within 10 to 15 days of receipt
     - (3) Bill expected to be paid in full
     - (4) If not paid in full a charge is added
   - b) Ninety-day accounts, or three-pay plans
     - (1) Requires a down payment of 1/3 total price
     - (2) Balance is divided into three equal payments
     - (3) No carrying charge unless in default
2. Installment credit - a type of credit whereby the debt is paid off in a series of payments
   - a) Always examine very carefully an installment contract because it is legally binding

     HO-3
   - b) Regular deferred budget account - customer makes payments at regular monthly intervals; no further charge can be made without credit department setting up another deferred account

     Note: Types of merchandise bought this way include cars, boats and large appliances

     - (1) Title of the goods does not pass to the customer until full payment is made under a conditional sales contract
     - (2) Title goes to customer but seller has a claim against the goods until paid off under a chattel mortgage contract
     - (3) Advantages of regular deferred budget account
       - (a) Security
       - (b) Prevention of over-extended credit
       - (c) Control of additional credit extension
     - (4) Disadvantages of regular deferred budget account
       - (a) Credit processing is expensive
       - (b) Time-consuming paper work

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Resource

c) Revolving charge accounts
  (1) Like an open account with convenience of deferred payments
  (2) Specific appeal is that customer can charge up to a predetermined amount (credit limit)
  (3) Options of revolving accounts
    (a) Customer may pay in full within 30 days of billing date on statement
    (b) If full amount is not paid, consequences are:
      (i) A time-sale price will be computed: This is the original purchase price plus a stipulated interest rate. Currently the highest rate allowed by law is 18% annually or 1 1/2% per month. This interest rate is compiled on the unpaid balance each month
      (ii) Even though total amount of bill is not paid, charges can continue to the amount of the credit limit
  (4) Advantages of revolving credit for the retailer — TM-6
    (a) Provides single billing for many purchases
    (b) Convenient for record-keeping
    (c) Encourages increased sales
  (5) Disadvantages of revolving credit for retailer
    (a) Must be used extensively to justify investment in expensive record-keeping machines
    (b) Greater possible loss from bad debts
  (6) Some stores set up a special revolving account called a teenage account where there is a definite credit limit
    (a) Under 18 years old, parents are responsible for overdue accounts
    (b) Over 18 years old, a teen is legally responsible

d) Coupon books
  (1) Consumer opens account on which regular payments are made or can pay for in advance
  (2) Coupons given in different denominations in amount of credit granted
  (3) Controls buying for customer
  (4) Used in rural areas and inter-city areas of low-income where credit standings are low

	Resource
e) Letter of credit	
(1) The consumer buys a letter of credit then the salesperson subtracts from this amount until credit is depleted	
(2) Bad-debt losses are minimized when clear credit limits are established	SA-3 T-1 K-1
III. Credit costs	
A. Factors influencing cost of credit (actual operating expenses)	TM-7
1. Investigation of information given on credit application	
2. Record keeping - normal routine of entering accounts	
3. Collection - both payments made on time and overdue accounts	
4. Credit losses - uncollectible accounts are written off as expenses	
5. Overhead - utilities, salaries, etc.	
6. Cost of money - money borrowed to underwrite use of credit by customers	
B. Factors causing credit charges to vary	
1. Type of credit charges to vary	
2. Type of institution offering credit (bank, credit union, savings and loan)	
3. Federal and state legal charge limits	
4. Amount of extended credit	
5. Value of collatoral offered as security	
C. Figuring the dollar cost of credit	R-5
1. Carrying charges are usually added to the balance owed on a credit purchase	TM-8
2. Not expressed as a flat sum, but figured into monthly payment	
3. Many purchases are made without figuring the cost (credit charge) of the purchase	
4. All credit charges should be determined first to justify buying the merchandise with an expenditure beyond the original price	
a) Retail selling price - the down payment or trade-in allowance = balanced owed	
b) Amount of individual payment x number of monthly payments = total amount to be paid	
c) Total amount to be paid - balanced owed = dollar cost of credit	SA-4
D. Figuring the real cost of credit	R-5
1. Most customers do not know the total amount of carrying charges (interest) added to their credit purchases	TM-9 TM-10
2. Carrying charges must be converted to a real annual interest rate to understand how much is being charged for use of the retailer's money	

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Resource

3. Formula:

$$r = \frac{2 \times m \times \$}{p \times (n + 1)}$$

r = real annual interest rate
m = number of payments in a year
(12 if monthly, 52 if weekly)
\$ = finance cost in dollars
p = amount of credit advanced
n = number of payments to be made

4. The interest rate quoted on the front end (6%) may actually be doubled (12%) after all payments have been made

SA-4
SA-5

IV. The credit application

A. Types of credit cards
1. Bank cards
   a) Visa
   b) Master Card
2. Industry-sponsored cards
   a) Exxon
   b) American Airlines
   c) Hertz
3. Retail charge cards
   a) J. C. Penney
   b) Sears
4. All purpose cards
   a) American Express
   b) Diner's International

Note: Refer to cashier/checker unit for more information on credit cards

B. Uses of the credit application
1. Permanent record of potential customer
2. Aid in investigating ability to repay loan
3. Legal document
   a) Requires signature
   b) Signature establishes legal responsibility to pay
4. Explains terms of credit
5. Helps settle credit limit

C. Things to remember in filling out credit applications
1. Use ink; no fact can be altered
2. Write legibly
   a) Be accurate
   b) Be neat
3. Read the application carefully
4. Realize it is a legal commitment

Resource

D. Information requested on credit applications
1. Name and address of customer and personal information
2. Owns home or rents (mortgage information)
3. How long at present address
4. Married, single, or divorced
5. Number of children or dependents
6. Bank accounts and other investments
7. Where employed and for how long
8. Other places where credit is held
9. References
10. Present income
11. Amount of credit requested
12. Approval of application
13. Applicant's signature SA-6

V. Evaluating the application

A. The C's of credit - used by lenders or sellers in deciding whether or not to extend credit TM-11
1. Character - the customer's honesty and willingness to pay
2. Capacity - the customer's ability to earn
3. Capital - the property the customer owns
4. Collateral - the property owned by the customer and used to "back up" a loan

B. Questions to consider when evaluating applicants
1. Who is the applicant?
2. What does he do?
3. Will he be able to pay?
4. Can payment be forced?

C. The credit bureau HO-4
1. Collects financial information on individuals
a) How promptly one pays bills
b) If one has been refused credit
c) How often one has been granted credit
d) Criminal record of individual, if any
2. Information made available to employers
3. Individuals have access to their personal file
a) Bureau must state who has seen file in last six months
b) Information for employers goes back two years SA-7 T-2 K-2

VI. Development of retail credit policies

A. Reasons for a credit policy
1. To determine the amount of credit to be granted
2. To determine the terms on which credit is to be granted

Resource

B. A typical credit policy TM-12
  1. States who is eligible for credit
  2. States types of credit offered, conditions and interests
  3. States when the books close
C. Credit policies are effective if:
  1. Stores screen applicants carefully
    a) Check out each applicant's past credit history
    b) Make sure terms are easily understood by applicant
  2. Stores keep accurate records
  3. Stores follow up past due accounts promptly
    a) Prevent additional credit on past due accounts
    b) Provide counseling to seriously over-extended customers
  4. Stores use legal actions sparingly, but decisively SA-8

VII. Credit control: authorizing purchases

A. Goals for credit control
  1. To serve customer accurately
  2. To stop unauthorized buying by using proper customer identification
  3. To prevent overbuying by customer through credit limits
B. Essentials for credit authorization
  1. Accuracy of sales checks
    a) Give complete information
      (1) Name of customer
      (2) Address
      (3) Items purchased
      (4) Price
    b) Write legibly with properly spelled words
    c) Place information correctly on sales checks
  2. Obtain proper customer identification
  3. Maintain effective communication between sales floor and authorization department
  4. File and index authorization information
C. Common authorization systems
  1. Authorization office with telephone where complete records are kept
  2. Computerized authorization systems - all information kept in computer terminals by customer's charge number SA-9

VIII. Proper record keeping

A. Accounts receivable - the total amount of money owed to a firm by its customers
  1. Posting of sales checks and credit slips
    a) Should show current status
    b) Should show credit limit

Resource

2. Information posted by
   a) Ledger
   b) Computers (used mostly by large businesses)
3. Statements
   a) Inform customer of current purchases
   b) Inform customer of total balance
   c) Inform customer of amount due (minimum payment)
   d) Inform customer of interest accrued
   e) Usually sent monthly
4. Age analysis - process for keeping track of and collecting overdue accounts — TM-13
   a) Three steps
      (1) Decide how far back to carry the aging
      (2) Establish a starting point on the account to be aged
      (3) Calculate the net balance for each of the overdue months

   Note: A detailed explanation of an age analysis can be found in R-4

B. Fundamentals of a good accounts receivable system
1. Be accurate
   a) Reduces mistakes
   b) Reduces embarassment
   c) Reduces disagreements
   d) Keeps customers happy
2. Keep records current
   a) Avoids overextension on credit limit
   b) Minimizes loss of customers because of anger over mistakes
3. Keep system moving smoothly and swiftly
   a) Sales must be posted daily
   b) Authorization checks must be answered swiftly
   c) Bills must go out promptly
4. Keep system simple
   a) Conserves time
   b) Conserves motion
   c) Conserves energy
   d) Avoids unnecessary duplications
5. Maintain good public relations
   a) With a pleasant staff
   b) Efficient complaint handlers

C. Using a charge machine
1. Sales checks
   a) Fill out sales check properly and completely

   Note: Refer to Cashier-Checker Unit, Section II. B. for proper procedure in sales check preparation

Resource

- b) Place customer's charge card in machine and make an impression on the sales check
  - (1) Check for clear printing of account number and name of customer
  - (2) Make sure store number is clear
- c) Offer sales check to customer for signature; be sure the signature matches the signature on the card
- d) Give customer proper receipt
- e) File store and/or bank copy of sales check

2. Refund slips
   - a) Use proper form for refund transaction (usually a different color from sales check)

   Note: Refer to Cashier-Checker Unit, Section II. C. for proper procedure in preparing a refund slip

   - b) Request proof of purchase and determine reason for returning merchandise
   - c) Make impression of card on refund slip; check for clarity
   - d) Obtain customer's signature
   - e) Give customer proper credit receipt
   - f) No money is exchanged since this was a charge sale

IX. Credit sales promotions

A. Promoting new accounts - those people who do not have accounts

1. Joint responsibility between
   - a) Credit department
   - b) General manager
   - c) Sales promotion manager
   - d) All store personnel
2. Benefits to store
   - a) Charge customers are more loyal than cash customers
   - b) Helps increase sales by encouraging repeat business
   - c) Establishes goodwill
3. Where to look for new customers
   - a) Newlyweds
   - b) New families in town
   - c) Current cash customers
   - d) Current layaway customers
   - e) Fashion shows
   - f) City directories
   - g) Anywhere - every person is a potential charge customer

Resource

- 4. How to contact prospective charge customers
  - a) Direct mail
  - b) Employee contests
  - c) Newspapers
  - d) Telephone
- B. Promoting active accounts - those accounts still being used, but aim is to get more use
  - 1. Use statement stuffers to familiarize customer with specific merchandise
  - 2. Focus on those who have history of prompt payment
  - 3. Use direct mailing to keep in contact
  - 4. Let customers know they are appreciated
    - a) Special charge customer only sale
    - b) Letter of appreciation
  - 5. Encourage all employees to use suggestive selling
- C. Reactivating dormant accounts - those accounts no longer used by customers, but are still on the books
  - 1. Reasons for reactivation
    - a) Costs business money to keep them on the books
    - b) Loss of sales because of lack of use
  - 2. How to improve use of dormant accounts
    - a) Make contact with these customers
    - b) Find out reason for lack of purchases
    - c) Establish regular routine of contact
      - (1) Letters
      - (2) Telephone
    - d) Try to solve past grievances
    - e) Encourage use of branch stores by customers
    - f) Encourage shopping by mail
    - g) Show polite, friendly concern

X. Government credit controls

- A. State controls vary, but all regulate credit
  - 1. Penalties given because of abuse
  - 2. Debt collection policies
  - 3. Consumer education on credit
  - 4. Collection agencies policies and activities
  - 5. State interest rates
  - 6. Federal laws, if state law is stricter
- B. Recent federal legislation
  - 1. Uniform consumer credit code
    - a) Balances consumer protection law
    - b) Imposes maximum charges and rate ceilings on credit
    - c) Requires disclosure of credit cost to customer
      - (1) By dollar amount
      - (2) By annual percentage rate
  - 2. Consumer Credit Protection Act - May 28, 1968
    - a) Requires creditors to make clear all finance charges in credit sales, in loans, in credit plans and credit advertising

Resource

b) Makes exorbitant finance charges a federal offense
c) Limits garnishment of wages so credit customer in trouble can still live comfortably
d) Establishes a National Commission on Consumer Finance
e) Amended in 1969 with Truth in Lending Act, also known as Provision Z

3. The Equal Credit Opportunity Act - Oct. 28, 1975
   a) Prohibits discrimination by sex
   b) Prohibits discrimination by marital status
4. The Fair Credit Billing Act - Oct. 28, 1975
   a) Customers who suspect error must send written notice to creditor within 60 days of error
   b) Creditor must acknowledge within 30 days and explain charges
   c) A customer's account cannot be restricted or closed because of disputed items
   d) Statements must be mailed 14 days before closing so consumer can avoid finance charges
5. The Fair Credit Reporting Act
   a) Consumer reporting agencies must adopt fair standards of reporting credit status of consumer with respect to confidentiality, accuracy and proper disclosure of financial standings
   b) Adverse information should be verified by two sources
   c) Stale information should be deleted and files kept up to date
   d) Files must be available to consumer
   e) Consumer can be advised of all persons to whom reports have been dispensed in the past 6 months

C. Enforcement of credit regulations and penalties
   1. Responsibility of Federal Reserve Bank or Board of Governors of Federal Reserve System
   2. Penalties vary but have a minimum of $100.00 and a maximum of $1,000.00 in fines

   Note: For more detailed information, the teacher coordinator may write to the Federal Trade Commission, Washington, D.C. 20580 or request the bulletin "Regulations" from the Federal Reserve Board

XI. Collection of credit accounts

A. Basic aims of collection
   1. To collect overdue money owed to the store
   2. To keep customers business

Resource

B. Basic rules for collection
   1. Follow up overdue accounts immediately
   2. Be persistent
   3. Stand by information given by the credit department or in the credit policy
   4. Ask for payment in a positive manner
      a) Appeal to need for a favorable credit record
      b) Appeal to the customer's sense of doing the right thing
      c) Appeal to the customer's reputation and self-respect
      d) Appeal to the freedom a good credit rating would give the customer
      e) Appeal to the future need for credit recommendations by the store
      f) Appeal to saving unnecessary finance charges on unpaid balance
   5. Be adaptable, yet strict in your purpose

C. Offenders of credit usually fall into three categories
   1. Willing to pay, but little capacity to do so
   2. Capacity to pay, but little willingness to do so
   3. Ability to pay, but refuses to pay until forced to do so

XII. Collection systems

A. Reminder stickers - a simple notice attached to the customer's statement to remind he/she to pay TM-14 TM-15

B. Letters TM-16
   1. Mild reminder may be all that is needed TM-17
      a) Did you forget to pay your bill? TM-18
      b) Have you been on vacation?
      c) Please let us hear from you
   2. Collection letters should
      a) Be sent in sequential order of severity
      b) Try to sell customer on paying overdue account
      c) Be brief and to the point
      d) Ask for immediate action
      e) Retain customer's goodwill
      f) Include a return envelope SA-10

C. Telephone
   1. Quick and inexpensive way to contact past due accounts
   2. Prods procrastinators to make some type of response
   3. Allows a person to person conversation
   4. Repayment plans can be altered when reason of non-payment is learned
   5. Rules to follow
      a) Be pleasant
      b) Identify yourself and your purpose
      c) Question gently
      d) Offer credit counseling

Resource

- e) Give customer your undivided attention
- f) Listen carefully
- g) Stick to the facts; don't argue
- h) Thank the customer for his cooperation

D. Telegrams
1. Considered more important than a letter, therefore action may be prompted
2. Can be used locally as well as for distant customers
3. Can be expensive
4. Usually used for business accounts rather than retail accounts

E. Visitations
1. Be prepared with facts and have copies of documents with you
2. Verify address and customer before stating purpose of visit
3. Request payment
4. Do not leave without some payment

F. Collection agencies
1. Relieves credit department of responsibility
2. Third person approach motivates more delinquent customers
3. Choose the agency carefully

G. Legal actions must be done within federal guidelines These include:
1. Repossession - the creditor takes back merchandise sold on the installment plan when payment is not made
2. Garnishment - the debtor must pay the creditor a percentage of his/her wages until the debt has been repaid
3. Turning to the law (repossession or garnishment) should be a last resort in debt collection
4. Statute of limitations - a debt may be "outlawed" (canceled) if a certain period of time has passed
    - a) Amount of time is set by law
    - b) May differ from state to state

H. Tracing disappearing customers
1. Check former employers
2. Check neighbors and friends
3. Check landlord
4. Check bank
5. Check other stores who extended credit

T-3
K-3

STUDENT ACTIVITIES
FOR
CREDIT UNIT

CREDIT INTERVIEW

Student should choose a store offering retail credit and interview someone from the credit department. Obtain answers to the following questions, then compare with responses gathered by classmates.

1. How long has your store used credit?

2. How does extending credit help your business?

3. Could you operate without extending credit?

4. Do you offer your credit customers special services? Please list.

5. What percentage of your business is credit business?

6. Is credit expensive for your store to use?

Person Interviewed ____________________

Store ____________________

Date ____________________

CREDIT

1. Debate the statement "Cash is King; credit is a last resort method of payment."

2. Divide the class into groups. Assign one group the "con" side of the statement and another group the "pro" side of the statement. Have each group write down ideas concerning their position on the above statement. Then debate the subject giving each student a chance to speak.

CREDIT

A. Select two or three local businesses and obtain a list and description of the types of credit offered by each.

B. Using the types of credit discussed in class

1. 30-day open accounts
2. 90-day accounts
3. Regular deferred budget account
4. Revolving charge accounts

and the description of each, compare and contrast the types of credit used by each.

FIGURING THE DOLLAR COST OF CREDIT

1. A $2400 stereo was purchased with a down payment of $400 with the agreement that the payments would extend over two years with a $90 payment each month. What is the dollar cost?

2. New furniture was purchased by paying $300 down on $2600. Monthly payment of $50 were paid for 3 years. What is the dollar cost of credit?

3. A jeweler sold $995 engagement ring, but gave the young man a 10% discount. The young man will pay $60 for 18 months. What is the total cost of the ring? The dollar cost.

FIGURING THE REAL COST OF CREDIT

1. A motorcycle costing $1200 is bought with a $400 down payment. The balance is paid in 12 months with $75.00 payments. What is the real annual interest rate?

2. $250 is the down payment on a stereo that costs $1000. For 25 months $35.00 is to be paid. What is the real annual interest rate?

I. 1. $160.00
   2. $500.00
   3. $1080.00; $184.50

II. 1. 23%
   2. 32%

CREDIT

As an exercise in credit cost comparison, choose a fairly high-priced article you would like to purchase - a car, expensive stereo, furniture, etc. Find out the price of this item by consulting the newspaper or a store where the item is sold. Then, investigate and figure the cost according to the possible ways of credit buying (1) revolving store credit (2) Master Card (3) store installment plan, or (4) bank loan. Using the formula for figuring the real cost of credit, determine the actual cost of buying the merchandise on a credit plan.

What type of credit would you recommend?

CREDIT

Students should obtain a credit application from outlets that provide bank cards, industry sponsored cards, retail charge cards, and all-purpose cards. Compare the information requested on each. List any question or information that does not appear on either of the other three applications. Fill out your store card application and submit to teacher, along with the list of questions or information about each application.

SA-7

CREDIT

Invite a representative from the credit bureau to speak to the class. Ask he/she to discuss the activities of a credit bureau including such areas as investigation of applicants, types of information obtained, who gets the information, etc.

SA-8

CREDIT

Obtain a copy of the credit policy from a local store. Write a paper discussing the policy and answer the following questions:

Are the terms of credit easily understood?
Is each type of credit offered explained sufficiently?
Are consequences of default revealed?
Is the closing date of the pay period given?

CREDIT

Case Study

Glenda works at Golden's Department Store as a sales clerk. Each sales clerk is responsible for ringing up sales. Mrs. Jon Jones is charmed by Glenda's enthusiastic sales pitch for an electric wok and buys two, paying for them with a credit card. The bill is $69.72. Glenda does not call authorization because it is unnecessary on purchases under $100.00. Later in the day Glenda is reprimanded for not putting the proper authorization number on the ticket. She had not noticed the bulletin board announcing the policy change that authorization is now required on purchases over $50. Who do you feel is at fault? What should Glenda have been aware of?

Answers will vary, but should include:

1. Knowledge that policies do change.
2. Importance of watching for bulletin board notices.
3. Manager should make effort to inform all employees of policy change.

CREDIT

Develop a collection letter that might be sent to a person who is overdue on his/her account. This is the first letter to be sent to this person and should follow the guidelines discussed in class (be brief, retain customer good will, etc.)

HANDOUTS
FOR
CREDIT UNIT

VOCABULARY

Credit

1. Accounts receivable - the total amount of money owed to a firm by its customers
2. Aging an account - process for keeping track of and collecting overdue accounts
3. Authorization - the process by which the use of credit is approved
4. Capacity - the customer's ability to earn
5. Capital - the property the customer owns
6. Carrying charge or interest - amount a company charges for the use of credit
7. Character - the customer's honesty and willingness to pay
8. Charge machine - device used to stamp a customer's charge card onto a sales check
9. Collateral - property owned by the customer and used to "back up" a loan
10. Consumer Credit Protection Act - protects the consumer from unfair practices in granting and collecting credit
11. Coupon books - give to customers in amount of credit granted and and used to pay back the debt
12. Credit - allows the customer to purchase goods and services in return for a promise to pay later
13. Credit application - a form used by firms to gather information that will be used in determining whether or not to grant credit
14. Credit Bureau - an agency that collects and keeps information on consumers used to determine whether or not to grant credit
15. Creditor - the person or firm to which one owes money
16. Credit policy - a firm's statement on who is eligible for credit, the types of credit offered, and when their books close
17. Down payment - the amount of money given the creditor as the first payment on the merchandise or loan
18. Equal Credit Opportunity Act - prohibits discrimination by sex or marital status in the granting credit
19. Fair Credit Billing Act - allows the consumer a chance to challenge an error in billing and states when statements must be sent
20. Fair Credit Reporting Act - states the rules consumer reporting agencies must follow in reporting information to creditors
21. Federal Reserve Bank - responsible for enforcement of credit regulations and penalties that may be given
22. Installment credit - a type of credit whereby the debt is paid off in a series of payments
23. Letter of credit - the consumer buys a letter of credit and each payment or purchase is subtracted until the amount of credit is depleted
24. 90-day account - down payment of 1/3 the total price is made and the balance is divided into three equal payments
25. 30-day account - a regular charge account that runs for a month, payment is due 10-15 days after receipt, and payment is made in full
26. Regular deferred budget account - the customer makes payments at regular monthly intervals and no further charges may be made on this account

27. Revolving charge account - a charge account which allows the customer to charge up to a specific amount and may pay the bill in full or a minimum monthly payment plus a finance charge
28. Uniform Consumer Credit Code - establishes maximum interest rates that may be charged and also requires full disclosure to the consumer of the dollar amount and annual percentage rate of credit

VOCABULARY WORDS

Credit

1. Accounts receivable
2. Aging an account
3. Authorization
4. Capacity
5. Capital
6. Carrying charge or interest
7. Character
8. Charge machine
9. Collateral
10. Consumer Credit Protection Act
11. Coupon books
12. Credit
13. Credit application
14. Credit Bureau
15. Creditor
16. Credit policy
17. Down payment
18. Equal Credit Opportunity Act
19. Fair Credit Billing Act
20. Fair Credit Reporting Act
21. Federal Reserve Bank
22. Installment credit
23. Letter of credit
24. 90-day account

25. 30-day account

26. Regular deferred budget account

27. Revolving charge accounts

28. Uniform Consumer Credit Code

CONSUMER ADVANTAGES OF CREDIT

1. Convenience - Consumers can avoid carrying cash and can easily charge by phone or mail. This cuts down on theft and is appealing because the consumer has a complete record of purchases made and can pay for them in one lump sum.
2. Emergency - When unexpected expenses arise like a medical emergency or expensive car repair, consumers can use credit, especially if emergency cash fund is low or non-existant.
3. Possible savings - Credit allows consumers to buy things on sale thereby saving money even if cash is temporarily unavailable.
4. Immediate use of high priced items - Credit gives the opportunity to enjoy expensive items before they are completely paid for. This is especially true in major purchases like cars, boats, large appliances, and housing.
5. Need - Families usually need the most money when beginning, and incomes at this time are usually at their lowest level. Credit allows borrowing against a future time when incomes will increase.
6. Preferred treatment - Better service is often offered to credit customers. Exchanges are simplified and direct mailings included with a statement often tell the charge customer of upcoming sales.
7. Future reference - Using credit and establishing a good repayment record gives one a sound credit rating. A sound credit rating is necessary before lenders will consider lending large sums, as in the case of purchasing a home.
8. Preservation of savings - If a consumer has acquired assets which have reduced the cash flow, credit may be used while the investment money works to increase itself.
9. Consolidation of debt - When a consumer overextends his spending, credit can come to the rescue by taking a loan to cover all indebtedness than making one lump payment.

HO-3

CHECKLIST FOR USING INSTALLMENT CREDIT

Always examine a contract carefully and read all fine print since it is legally binding. All contracts are required to tell in writing:

The Cash Price
The Down Payment
The Finance Charge in dollars and cents
The Annual Percentage Rate
The Number of Payments
Amount of each payment
Due Dates
Penalties
Description of Security (Collateral)

If you don't understand something on a contract, ask questions.

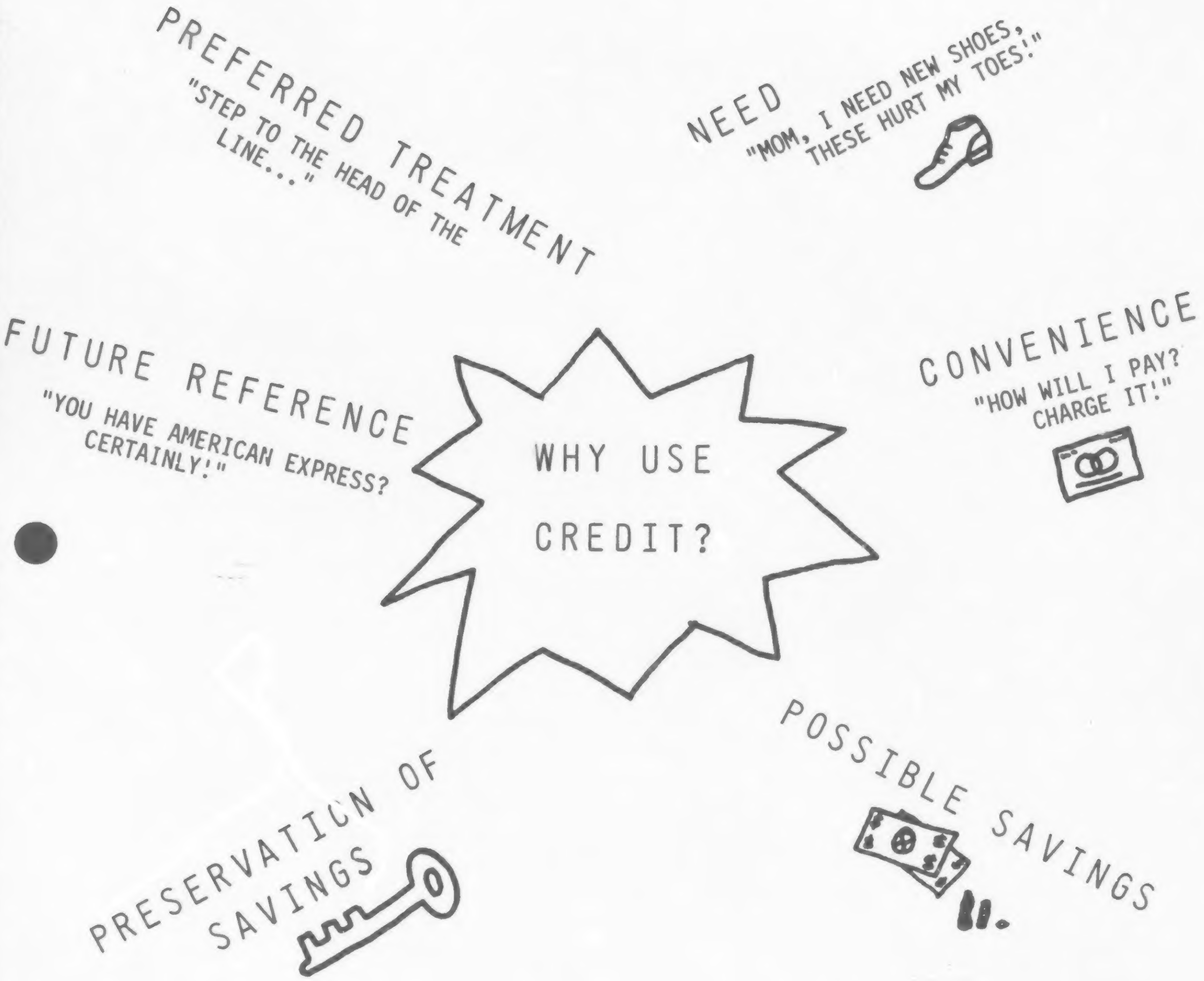
HOW GOOD IS YOUR CREDIT RECORD?

Below are 10 questions a loan company might ask you when you apply for a loan. The answers might be checked through a credit bureau. With each "yes" answer, your chances of receiving credit are improved.

1. Will your income, from job and other sources, continue at a steady level during the period in which you are repaying your loan?
2. Will you be able to handle all regular expenses, other than the loan payment, during this period?
3. Will you be able to meet the loan payments completely and on time?
4. If you have any installment purchases, did you make a substantial down payment on them, rather than covering the whole cost by installment purchases?
5. Are your monthly mortgage payments (or rent) one fourth or less of your total income?
6. Does your spouse agree that the loan is both necessary and capable of being repaid?
7. Do you keep an up to date written budget?
8. Does your figuring for the future include emergencies?
9. Are your current bills paid, or will they be within 10 days?
10. If your income was suddenly cut off, could you get by on reserve funds for six months?

TRANSPARENCY MASTERS
FOR
CREDIT UNIT

CR
TM-1



WHY USE CREDIT?

PREFERRED TREATMENT
"STEP TO THE HEAD OF THE LINE..."

NEED
"MOM, I NEED NEW SHOES, THESE HURT MY TOES!"

FUTURE REFERENCE
"YOU HAVE AMERICAN EXPRESS? CERTAINLY!"

CONVENIENCE
"HOW WILL I PAY? CHARGE IT!"

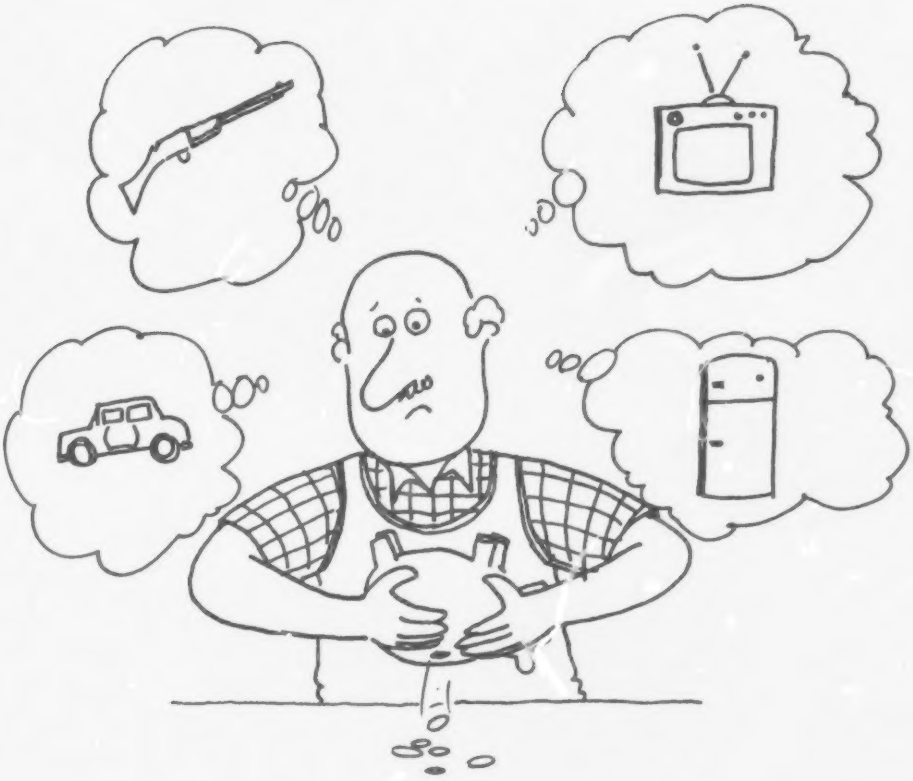
PRESERVATION OF SAVINGS

POSSIBLE SAVINGS

CREDIT SMOOTHES OUT ROUGH FINANCIAL TIMES AND EMERGENCY SITUATIONS

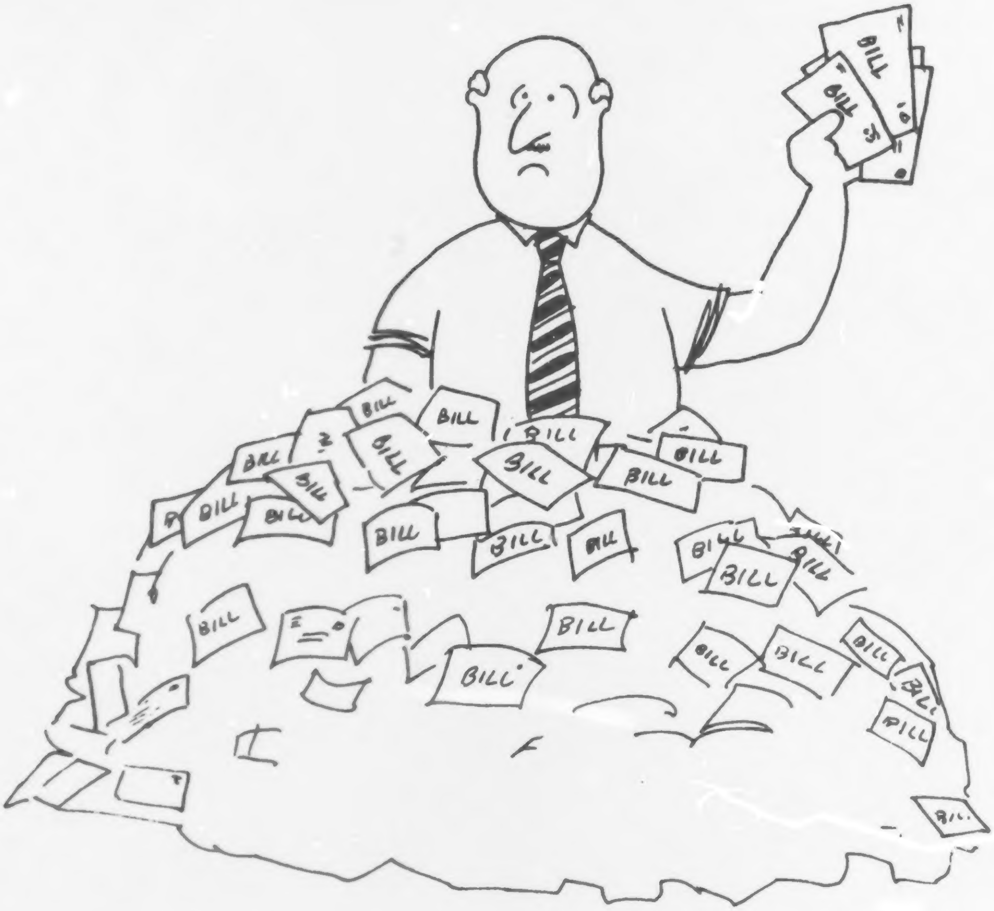
AT YOUR DESK:

LIST 10 EMERGENCY SITUATIONS WHERE CREDIT COULD BE HELPFUL.



CREDIT MAKES POSSIBLE
THE PURCHASE OF
HIGH PRICED ARTICLES

CR
TM-4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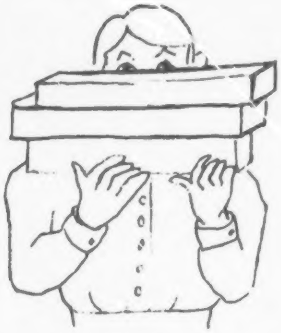
CREDIT CAN CONSOLIDATE ALL DEBTS

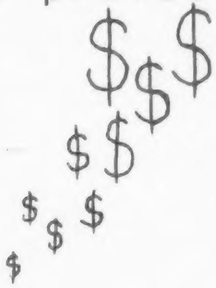
WHY SHOULD RETAILERS USE CREDIT?

Credit customers are less price conscious and buy more.



Credit customers are Regular Customers

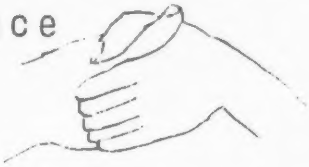
Credit builds store profit



Provides retailers with special mailing lists

Credit smoothes out business cycles

Credit establishes confidence



Credit brings in preferred customers

CR
TM-6

REVOLVING CREDIT - GOOD OR BAD?

* PROVIDES SINGLE BILLING FOR MANY PURCHASES
* CONVENIENT FOR RECORDKEEPING
* ENCOURAGES INCREASED SALES

* GREATER POSSIBLE LOSS FROM BAD DEBTS
* EXTENSIVE INVESTMENT FOR EXPENSIVE RECORDKEEPING MACHINERY

FACTORS INFLUENCING COST OF CREDIT

- INVESTIGATION OF INFORMATION GIVEN ON CREDIT APPLICATION
- RECORDKEEPING
- CREDIT LOSSES
- OVERHEAD
- COST OF MONEY

WHY COSTS VARY

- TYPE OF CREDIT PROVIDED
- TYPE OF INSTITUTION OFFERING CREDIT
- FEDERAL AND STATE LEGAL CHARGE LIMITS
- AMOUNT OF EXTENDED CREDIT
- VALUE OF SECURITY (COLLATERAL)

TIME PAYMENT COMPUTATIONS

EXAMPLE: CALCULATE THE DOLLAR COST OF CREDIT IF A CUSTOMER BUYS A DESK FOR $500.00 WITH A DOWN PAYMENT OF $75.00. HE AGREES TO MAKE 12 MONTHLY PAYMENTS OF $40.00.

STEP 1: SUBTRACT TRADE-IN OR DOWN PAYMENT FROM ORIGINAL PRICE.

$500.00
-75.00
$425.00

STEP 2: MULTIPLY COST OF EACH PAYMENT TIMES NUMBER OF PAYMENTS. $40.00 x 12 = $480.00

STEP 3: SUBTRACT STEP 1 BALANCE FROM STEP 2.

$480.00 - $425.00 = $55.00 dollar cost of credit

AT YOUR DESK:

JOE BEAN TRADED CARS. THE NEW ONE COST $6,500.00 AND HE RECEIVED $4,000.00 TRADE-IN ON HIS OLD MODEL. HE AGREED TO MAKE 24 PAYMENTS OF $210.00. WHAT WAS JOE'S DOLLAR COST OF CREDIT?

FIGURING THE REAL COST OF CREDIT

FORMULA: $V = \frac{2 \times m \times \$}{p \times (n + 1)}$

WHERE:

V = REAL ANNUAL INTEREST RATE

m = NUMBER OF PAYMENTS

\$ = FINANCE COST IN DOLLARS

p = AMOUNT OF CREDIT ADVANCED

n = NUMBER OF INSTALLMENT PAYMENTS MADE

EXAMPLE: SUPPOSE A FLAT \$8.00 HAS BEEN ADDED TO A PURCHASE OF \$100.00, MAKING A TOTAL OF \$108.00. THE BALANCE IS TO BE PAID OFF IN 12 EQUAL PAYMENTS. A CUSTOMER WILL OFTEN THINK THIS IS AN 8% RATE.

$V = \frac{2 \times 12 \times 8}{100 \times (12 + 1)}$ $V = 14.7\%$

MAKING THE PROPER SUBSTITUTIONS, THE REAL ANNUAL INTEREST RATE IS REVEALED TO BE NEARLY DOUBLE WHAT WAS PREVIOUSLY BELIEVED.

CR TM-10

CREDITORS OFFER DIFFERENT TERMS IN LENDING. EVEN IF YOU UNDERSTAND THESE DIFFERENT TERMS IT IS EASY TO UNDERESTIMATE THE DIFFERENCE IN DOLLARS THEY CAN MEAN.

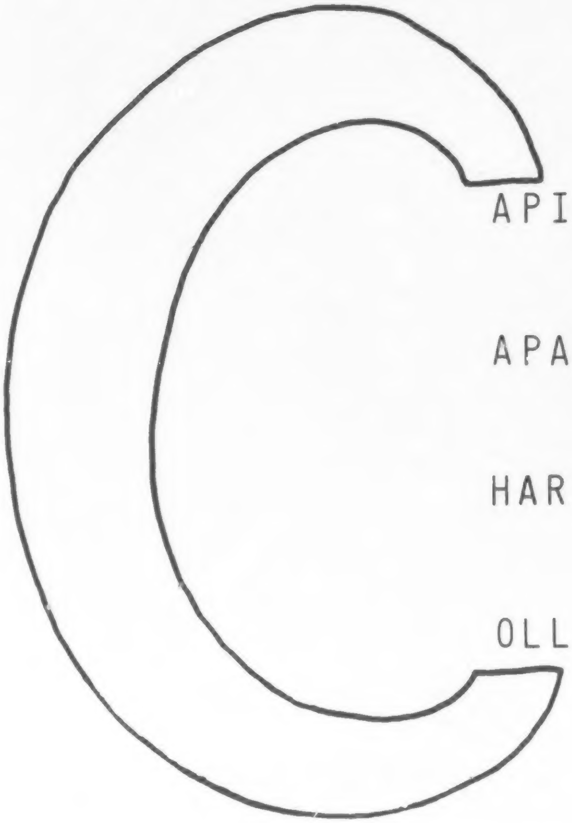
LET'S LOOK AT THE PURCHASE OF A $5,000.00 CAR ON WHICH YOU ARE ABLE TO MAKE A DOWN PAYMENT OF $1,000.00. YOU THEREFORE NEED TO BORROW $4,000.00.

THREE POSSIBLE ARRANGEMENTS:

	APR	Loan length	Monthly payment	Total finance charge	Total cost
CREDITOR A	11%	3 years	$131.00	$716.00	$4,716.00
CREDITOR B	11%	4 years	$103.00	$962.00	$4,962.00
CREDITOR C	12%	4 years	$105.00	$1,056.00	$5,065.00

THE LOWEST LOAN COST IS AVAILABLE FROM CREDITOR A, BUT REQUIRES THE HIGHEST MONTHLY PAYMENT. CREDITOR B, WHO OFFERS THE SAME ANNUAL PERCENTAGE RATE, MAY BE HARD TO LOCATE BUT OFFERS THE LOWEST MONTHLY PAYMENT, $103.00, THIS INCREASES THE TOTAL FINANCE COST BY $246.00 BUT MAY BE WORTH IT TO SOME CONSUMERS. CREDITOR C'S TOTAL COST ABOVE THAT OF CREDITOR A IS $340.00.

DON'T GRANT CREDIT UNTIL YOU CHECK THE C'S



APITAL

APACITY

HARACTER

OLLATERAL

A SAMPLE CREDIT POLICY

SMITH BROS. WELCOMES YOUR CHARGE BUSINESS

In order that we may extend our valuable credit to you, it is necessary for you to be employed, and have a satisfactory history of prompt credit payments.

WE OFFER YOU

1. Revolving accounts: Agreed monthly payment due 10 days after receipt of statement. The unpaid balance from statement of previous month carries a 1½% service charge.
2. Thirty day accounts: Due when statement is rendered. Payment is late after 10th of month.
3. Deferred Payment: Due monthly on date agreed upon. Payment is late thereafter.
4. Payday Accounts: Due each payday. Payment is overdue the following payday.

Our books close on the 28th of each month. Statements are mailed monthly. We report both prompt and delinquent payment to the local credit bureau.

Please notify us if you have a change of address.

AGE-ANALYSIS CHART

GROUP BY LAST INITIAL	DUE DATE	S-1	S-2	S-3
A-D	2-6	11	22	2
E-K	12-16	21	2	12
L-R	22-26	1	12	22
S-Z	27-30	7	17	27

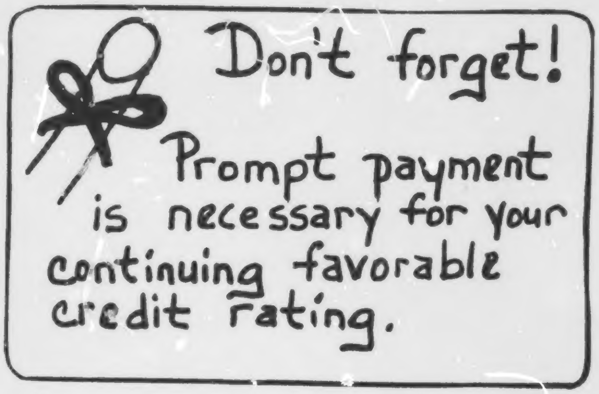
S-1 - SEND LETTER

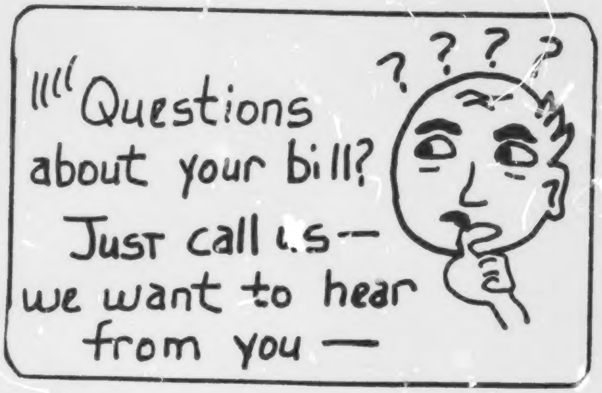
S-2 - PHONE HOME; NOTE PAYMENT PROMISE DATE. IF NO ANSWER SEND S-2.

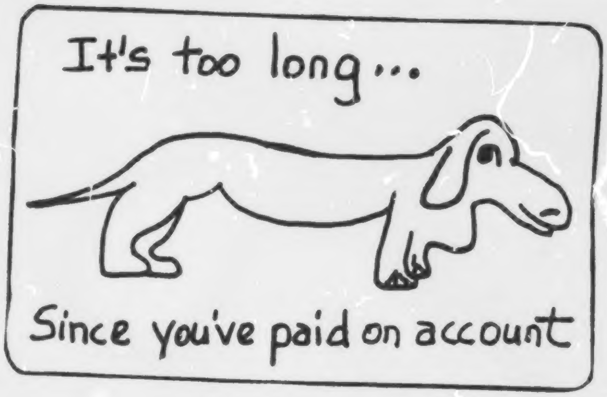
S-3 - PHONE AT WORK. NOTE PAYMENT DATE AND COMPLETE DAILY FOLLOWUP.

THIS IS A SAMPLE AGE ANALYSIS CHART THAT A COMPANY MIGHT USE TO FOLLOW-UP DELINQUENT ACCOUNTS. THE NUMBERS IN THE LAST 3 COLUMNS INDICATE THE DAY OF THE MONTH EACH STEP SHOULD BE TAKEN. QUITE OFTEN S1, S2, AND S3 WILL ALL BE LETTERS OF INCREASING SEVERITY, RATHER THAN A PHONE CALL.

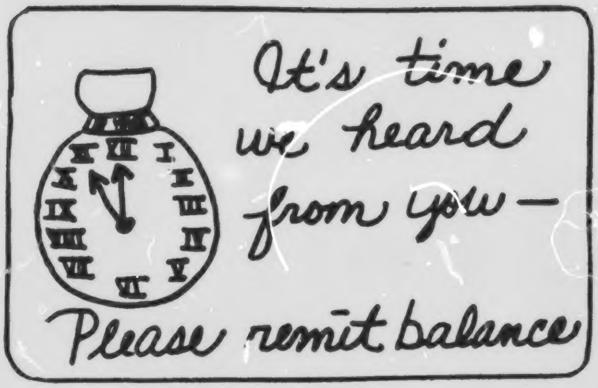
SAMPLE REMINDER STICKERS

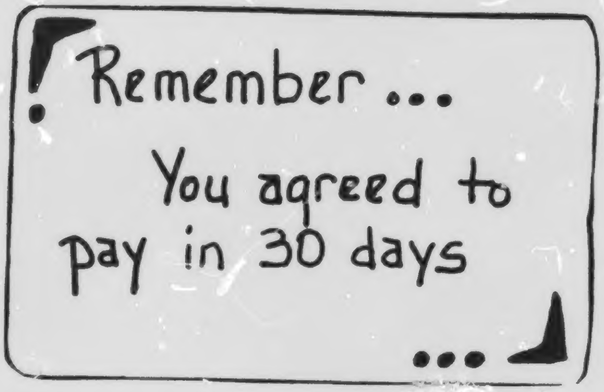

Don't forget!
Prompt payment is necessary for your continuing favorable credit rating.

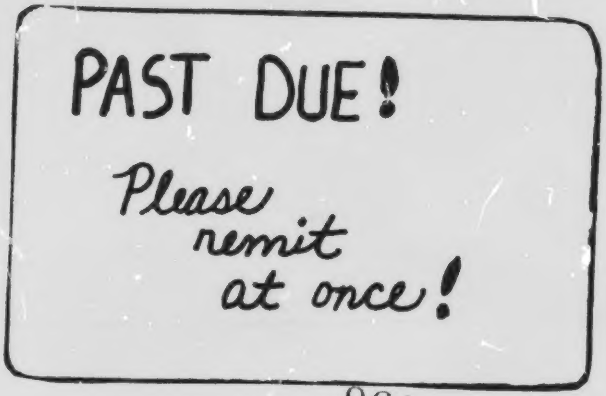

? ? ? ?
"Questions about your bill?
Just call us—
we want to hear from you —


It's too long...
Since you've paid on account

SAMPLE REMINDER STICKERS


It's time we heard from you –
Please remit balance


Remember ...
You agreed to pay in 30 days
...


PAST DUE!
Please remit at once!

SAMPLE FIRST COLLECTION LETTER

DEAR MRS. SMITH:

HAVE YOU BEEN ON VACATION? QUITE POSSIBLY SO, BUT THE FACT REMAINS WE MISSED YOUR LAST PAYMENT. OUR RECORDS INDICATE $97.50 IS DUE ON YOUR ACCOUNT. IF YOU HAVE ALREADY PAID, PLEASE DISREGARD THIS NOTICE. IF NOT, JUST DROP YOUR CHECK IN THE MAIL TODAY. BETTER YET, BRING IT TO OUR OFFICE PERSONALLY AND LOOK OVER OUR NEW MERCHANDISE.

WE VALUE YOUR BUSINESS.

CORDIALLY,

FRED JONES
CREDIT DEPT. MANAGER

CR
TM-16

SAMPLE FIRST COLLECTION LETTER

DEAR MRS. SMITH:

HAVE YOU BEEN ON VACATION? QUITE POSSIBLY SO, BUT THE FACT REMAINS WE MISSED YOUR LAST PAYMENT. OUR RECORDS INDICATE $97.50 IS DUE ON YOUR ACCOUNT. IF YOU HAVE ALREADY PAID, PLEASE DISREGARD THIS NOTICE. IF NOT, JUST DROP YOUR CHECK IN THE MAIL TODAY. BETTER YET, BRING IT TO OUR OFFICE PERSONALLY AND LOOK OVER OUR NEW MERCHANDISE.

WE VALUE YOUR BUSINESS.

CORDIALLY,

FRED JONES
CREDIT DEPT. MANAGER

CR
TM-16

SAMPLE SECOND COLLECTION LETTER

DEAR MRS. SMITH:

WE ARE SURPRISED TO HAVE NOT HEARD FROM YOU. WE DO NOT WANT TO NAG, BUT AS WE POINTED OUT IN THE FIRST LETTER, YOUR ACCOUNT IS OVERDUE $97.50.

IF YOU WISH TO KEEP YOUR GOOD CREDIT RATING, PLEASE REMIT THIS AMOUNT IMMEDIATELY.

SINCERELY,

FRED JONES
CREDIT DEPT. MANAGER

SAMPLE THIRD COLLECTION LETTER

DEAR MRS. SMITH:

WE REGRET THAT YOU HAVE NOT REPLIED TO EITHER OF OUR PREVIOUS LETTERS CONCERNING YOUR PAST DUE ACCOUNT. SINCE WE HAVE MADE EVERY EFFORT TO BE FAIR WITH YOU, WE EXPECT YOU TO DO THE SAME. WON'T YOU PLEASE REMIT THE $97.50 OR CALL US TO MAKE ARRANGEMENTS TO DO SO WHEN YOU ARE ABLE?

THIS LETTER IS OUR LAST ATTEMPT TO SETTLE YOUR ACCOUNT, THEREBY SAVING YOUR CREDIT REPUTATION AND AVOIDING EMBARASSMENT. WE SINCERELY HOPE WE WILL NOT HAVE TO TAKE FURTHER ACTION.

TRULY YOURS,

FRED JONES
CREDIT DEPT. MANAGER

CR
TM-18

980

983

TESTS AND KEYS
FOR
CREDIT UNIT

CREDIT

True or False

1. Credit is derived from a Greek word meaning "to pay later."
2. Queen Isabella used her jewels as collateral for Columbus' ships.
3. Credit customers are more price conscious than those who pay cash.
4. Credit allows customers immediate use of high priced items.
5. Credit helps smooth out business cycles.
6. Credit has raised the American standard of living.
7. Fine print on a credit contract is usually hard to understand and is not very important.
8. A retail outlet must have additional capital at its disposal if it offers credit to customers
9. Credit customers often neglect to shop around for the best bargain.
10. Coupon books offer customers reduced rates on merchandise in a retailer's store.

11. List two advantages and two disadvantages of credit to the consumer

12. List two advantages and two disadvantages of credit to the retailer.

13. Give three reasons why retailers use credit.

14. Define a revolving charge account. What are the consequences of not paying in full on this type of account.

15. Define:

Credit

90-day account

30-day open account

Installment credit

16. List the information that is required to appear on an installment contract.

CREDIT

True or False:

1. F
2. T
3. F
4. T
5. T
6. T
7. F
8. T
9. T
10. F

11. Answers will vary

Advantages
1. Convenience
2. Emergency
3. Possible savings on merchandise
4. Immediate use of high priced items
5. Need
6. Preferred treatment
7. Future reference
8. Preservation of savings
9. Consolidation of debts

Disadvantages
1. Ties up future earnings
2. Aids poor money managers in overbuying
3. Increases actual costs of goods after finance charges
4. Goods can be repossessed
5. May prevent shopping around for bargains
6. May sign contract without understanding

12. Answers will vary

Advantages
1. Credit customers shop more frequently
2. Credit customers are less price conscious
3. Credit can attract preferred customers
4. Credit helps smooth out business cycles
5. Credit customers buy more readily
6. Credit establishes confidence
7. Credit builds store profit
8. Credit provides a mailing list

Disadvantages
1. Requires additional capital
2. Customers may choose cash in order to avoid finance charges
3. Some debts will always be unpaid
4. Requires extra personnel
5. Encourages return on goods

13. Answers will vary

1. Expansion or remodeling
2. Buy new equipment
3. Increase inventory
4. Cover recurring monthly expenses

14. A charge account which allows the customer to charge up to a specific amount and may pay the bill in full or a minimum monthly payment plus a finance charge.

    1. A time-scale price will be computed.
    2. Charges can continue to the credit limit even though the bill is not paid.

15. Credit - allows consumers to purchase goods and services in return for a promise to pay later

    30-day account - regular charge account that runs for a month, payment is due 10-15 days after receipt, and payment is made in full

    90-day account - down payments of 1/3 total price is required and balance is divided into three equal payments

    Installment credit - a type of credit whereby the debt is paid off in a series of payments

    Revolving charge account - a charge account which allows the customer to charge up to a specific amount and may pay the bill in full or a minimum monthly payment plus a finance charge

16. 1. Cash price
    2. Down payment
    3. Finance charge in dollars and cents
    4. Annual percentage rate
    5. Number of payments
    6. Amount of each payment
    7. Due dates
    8. Penalties
    9. Description of security

CREDIT

1. List three factors influencing cost of credit

   1.

   2.

   3.

2. List three factors that cause credit charges to vary

   1.

   2.

   3.

3. Write the formula for computing the dollar cost of credit Identify each unknown.

4. Figure the dollar cost of credit in the following problem. Mr. Teague bought a video-TV recorder for $1200, making a down payment of $300. He will make 24 payments of $48.00 each.

5. List the four types of credit cards; give one example of each

6. List and define the four criteria for granting credit.

7. Identify four areas of information that may be collected by a credit bureau.

CREDIT

1\.
1. Investigation of credit application information
2. Record keeping
3. Credit losses
4. Overhead
5. Cost of money

2\.
1. Type of credit provided
2. Type of institution offering credit
3. Federal and State legal charge limits
4. Amount of extended credit
5. Value of collateral

3\.

$$v = \frac{2 \times m \times \$}{p \times (n + 1)}$$

v = real annual interest rate
m = number of payments in a year
$ = finance cost in dollars
p = amount of credit advanced
n = number of installments made

4\.

$$\begin{array}{r} \$1200 \\ -300 \\ \hline \$\ 900 \end{array} \qquad \begin{array}{r} \$48.00 \\ \times\ 24 \\ \hline 19200 \\ 9600 \\ \hline \$1152.00 \end{array} \qquad \begin{array}{r} \$1152 \\ -900 \\ \hline \$\ 252 \end{array}$$

5. Bank cards - Visa, Master Card
Industry-sponsored cards - Exxon, American Airlines, Hertz
Retail store cards - Sears, J. C. Penney, etc.
All purpose cards - American Express, Diner's Club

6\.
1. Capital - the property the customer owns
2. Capacity - the customer's ability to earn
3. Character - the customer's honesty and willingness to pay
4. Collateral - the property owned by the customer that is used to "back up" a loan

7\.
1. How promptly one pays his bills
2. If one has been refused credit
3. How often one has been granted credit
4. Criminal record of individual

CREDIT

True or False

_____ 1. Credit policies are not subject to change

_____ 2. Since credit helps retailers, it is granted to all applicants without questions

_____ 3. A typical credit policy tells when the books close

_____ 4. Past due accounts should be followed up immediately

_____ 5. Don't threaten legal action if your store will not follow through

_____ 6. Credit policies set a limit according to the customer's capacity to pay

_____ 7. It is not a goal of handling accounts to prevent customers from overbuying

_____ 8. Authorization policies vary from store to store

_____ 9. Many businesses must telephone the store's credit department when an authorization is required

_____10. Accounts receivable should be kept accurately in order to reduce embarassement and disagreements

_____11. Credit rules may change if the store overextends their retail credit

_____12. When an account ages, it has been overdue too long and cannot be collected

_____13. Good public relations is not necessary in order to maintain a good accounts receivable system

_____14. When writing a charge copy, the customer gets a copy, the store gets a copy, and the other is returned with your monthly statement.

_____15. Always check to make sure charge signatures match

16. List three ways to contact prospective customers

1.

2.

3.

17. Briefly describe the difference in a new account, active account and dormant account promotion

18. List four fundaments of a good accounts receivable system.

    1.

    2.

    3.

    4.

19. Identify four areas of credit that are regulated by the government.

    1.

    2.

    3.

    4.

20. List four federal laws that affect credit.

    1.

    2.

    3.

    4.

21. List four rules for collection of overdue accounts.

    1.

    2.

    3.

    4.

22. List five ways to contact delinquent accounts from the most polite to the least polite.

    1.

    2.

    3.

    4.

    5.

CREDIT

1. F
2. F
3. T
4. T
5. T
6. T
7. F
8. T

9. T
10. T
11. T
12. F
13. F
14. F
15. T

16. 1. Direct mail
    2. Employee contests
    3. Newspapers
    4. Telephone

17. Answers will vary, but should include: New account promotion is aimed at customers who do not have accounts; active account promotion tries to get customers to use accounts more; and dormant account promotion tries to get old customers back in the habit of using their account

18. 1. Be accurate
    2. Keep records current
    3. Keep system moving smoothly and swiftly
    4. Keep system simple
    5. Maintain good public relations

19. Should include:
    1. Penalties
    2. Debt collection policies
    3. Consumer education
    4. Collection agencies policies
    5. State interest rates
    6. Federal laws, if stricter

20. 1. Uniform Consumer Credit Caode
    2. Consumer Credit Protection Act
    3. Equal Credit Opportunity Act
    4. Fair Credit Bilking Act
    5. Fair Credit Reporting Act

21. 1. Follow up immediately
    2. Be persistent
    3. Stand by information given by credit department or credit policy
    4. Ask for payment positively
    5. Be adaptable, but firm

22. 1. Reminder stickers
    2. Letters
    3. Telephone
    4. Telegrams
    5. Visitations
    6. Collection agenicies
    7. Legal action

AUDIOVISUAL AIDS FOR CREDIT UNIT

F-1 Borrowing Funds (04803 30 minutes Black and White)
Tells real cost of borrowing from different institutions - banks, credit unions, and personal finance companies

University of Utah
Educational Media Center
Milton Bennion Hall 207
Salt Lake City, Utah 84110 $10.00

F-2. Charge Accounts and Installment Buying (05091 30 minutes Black and White)
Reviews actual cost and effective use of charge and installment credit

University of Utah
Educational Media Center
Milton Bennion Hall 207
Salt Lake City, Utah 84110 $10.00

F-3 Consumer Credit ((K) 30 minutes Black and White)
Role of bank in installment credit; types of installment credit; bank services

University of Michigan
Audio-Visual Education Center
416 Fourth St.
Ann Arbor, Michigan 48103
Attention: Ford L. Lember $3.00

F-4 Installment Buying (00617 13 minutes Color)
Two sisters purchase a car. Tells about down payments, interest charges, maximum loan limits, etc.

University of Iowa
Audiovisual Center
Iowa City, Iowa 52240 $4.35

F-5 Credit (2930 14 minutes Color)
A Dun and Bradstreet film showing how credit helps teenagers who set up a photography business

Modern Talking Picture Service
412 W. Peachtree St., S.W.
Atlanta, GA 30308 404-524-1311
Must be ordered in advance; preferably 6 months FREE

F-6 The Most for Your Money (14 minutes Black and White)
Problems in impulse buying; planning for major purchases

Boston University
School of Education
765 Commonwealth Ave.
Boston, Mass. 02215 FREE

F-7 Think of it as Money (4749 27 minutes Color)
A view of local and international effects of the bank card and speculation of the future of these cards

Modern Talking Picture Services
412 W. Peachtree St. N.W.
Atlanta, GA 30308
Order in advance FREE

FS-1 Be Credit Wise (Filmstrip and Record)

Money Management Institute
Household Finance Corp.
Prudential Plaza
Chicago, IL 60601 Cost unknown

FS-2 The Consumer and Credit

Consumer Affairs Films
24 Danbury Road
Wilton, Connecticut 06897 Cost unknown

REFERENCES FOR CREDIT UNIT

Basic Principles in Family Money and Credit Management: Hawver. National Consumer Finance Association, 1974.

Basic Retail Credit: Reeves. Instructional Materials Center, The University of Texas at Austin, Second Edition, 1976.

Buyer Be Wise: Colby. Current Affairs Films, 1st Edition, 1973.

Credit: Cooperative Extension Services of the Northeastern States, 1st Edition.

Credit and Collections: Kohn. South Western Publishing Company, 1st Edition, 1968.

Credit Collections: Stone. Mississippi State University, 1st reprinting, 1974.

Finance and Credit: Crawford. Gregg Division, McGraw-Hill Book Company, 1st Edition, 19.

Managing Your Credit: Baran. Household Finance Corporation, 1st Edition, 1978.

Retail Credit: Campbell. State Dept. of Education, Columbia, SC, 1st Edition, 1970.

ADDITIONAL REFERENCES

These pamplets are either free or quite inexpensive

"What Is A Credit Bureau?"
"Consumers, Credit Bureaus, and the Fair Reporting Act"
"What Is A Debt Collector?"
"How to Manage Your Money Cleverly"
Associate Credit Bureaus, Inc.
6767 Southwest Freeway
Houston, Texas 77074
"What Truth in Lending Means to You"
"Fair Debt Collection Practices Act"
"The Fair Credit Billing Act"
"Equal Credit Opportunity Act"
Federal Trade Commission
Washington, D.C. 205
"How to Choose and Use Retail Credit"
Consumer Information Services
Department 703/Public Relations
Sears, Roebuck, and Co.
Chicago, Illinois 60684

ECONOMICS UNIT

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OUTLINE FOR ECONOMICS UNIT

I. Economics of marketing and distribution, introduction

  A. Definition
  B. Overview of units to come

II. Scarcity - unlimited wants vs. limited resources

III. Types of goods

  A. Economic goods
  B. Consumer goods
  C. Free goods
  D. Capital goods

IV. Factors of production

  A. Land
  B. Labor
  C. Capital
  D. Management
  E. Government

V. Functions of marketing

  A. Definition
  B. Marketing functions
  C. Marketing process
  D. Marketing concept

VI. Utility

  A. Form
  B. Place
  C. Time
  D. Possession

VII. Channels of distribution - simple to complex

VIII. Supply and demand

  A. Law of supply
  B. Law of demand
  C. Price
  D. Interaction
  F. Latest developments

IX. Gross national product

  A. Definition
  B. Four measurements of GNP

C. Net national product
D. National income
E. Personal income and disposable income
F. Gross private domestic investments
G. Flow of income through the economy
H. GNP as an economic indicator
I. Individual productivity and its effect on GNP
J. Business cycles

X. World wide economics

A. Theoretical
   1. Capitalism
   2. Socialism
   3. Communism
B. Mixed economics
   1. Capitalism
   2. Socialism
   3. Communism

XI. Market mechanics

A. Buyers' market
B. Sellers' market
C. Competition
   1. Pure
   2. Free
   3. Imperfect
D. Oligopoly
E. Monopoly
F. Profit
   1. Pure
   2. Economic
   3. Net
   4. Gross

XII. Types of business ownership

A. Sole Proprietor
B. Partnership
C. Corporation
   1. General
   2. Sub-Chapter "S"
D. Co-ops
E. Organizational structure

XIII. In the American way

A. Determining the productions of goods and services
B. Four economic questions

XIV. International trade

A. Balance of trade
B. Balance of payment
C. Restrictions
D. Interdependency
E. Current events

OBJECTIVES FOR ECONOMICS UNIT

I. Introduction to economics of marketing and distribution

Upon completion of this section, the student should be able to:

A. Develop a definition of the term economics
B. Relate the study of economics to the study of marketing
C. Explain at least three reasons for studying economics
D. List the six major economic goals for the United States
E. Write at least one sentence describing each of the goals

II. Scarcity--unlimited wants vs. limited resources

Upon completion of this section, the student should be able to:

A. Demonstrate an understanding that human wants are unlimited
B. Demonstrate an understanding that resources are limited
C. Demonstrate an understanding that resources are allocated to fulfill human wants in accordance to human needs
D. Demonstrate an understanding that as wants increase, the availability of resources decreases, creating scarcity

III. Types of goods

Upon completion of this section, the student should be able to:

A. Describe the characteristics of both economic goods and economic services
B. Explain the difference between free goods and economic goods
C. Explain how free goods can become economic goods
D. Distinguish between consumer and capital goods and services

IV. Factors of production

Upon completion of this section, the student should be able to:

A. List the five (5) factors of production
B. List the term (specific name) for each factor's portion of the Gross National Product
C. Give the correct directional flow for the circular flow of the national income
D. Discuss the resources in such a way that it is made clear that the single most important factor is the human resource (labor)

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E. Approximate the percentage of distribution of the national income to each of the factors of production
F. Determine five (5) ways government adds to the cost of production

V. Functions of marketing

Upon completion of this section, the student should be able to:

A. Define marketing function
B. Identify the functions involved in marketing goods and services
C. Briefly describe each of the functions
D. Identify or list the four (4) parts of the marketing process
E. Identify the two most important principles involved in the "marketing concept"

VI. Utility

Upon completion of this section, the student should be able to determine what utility an item lacks in order to satisfy a demand.

VII. Channels of distribution

Upon completion of this section, the student should be able to:

A. List the four (4) common channels of marketing (distribution)
B. Explain and give examples of an industry which would use each channel
C. Give a flow-chart with directional arrows, arranged from the simple to the complex channel

VIII. Supply and demand

Upon completion of this section, the student should be able to:

A. Define demand
B. Define supply
C. Give directions for plotting a demand line, using the "L" graph with the "zero" pocket as a point of reference
D. Plot a supply line, if given the coordinates
E. Give directional shift for (a) increase and (b) decrease in the supply curve
F. Plot a demand line, if given the coordinate
G. Determine the point of equilibrium of supply and demand for a given set of coordinates (in dollars and cents and amounts)
H. Place an "E" at the place of equilibrium when you have plotted both a demand and supply line according to given coordinates

IX. Gross national product

Upon completion of this section the student should be able to:

A. Define gross national product
B. List the four measures of GNP
C. Distinguish between current and constant dollars
D. Explain why net national product is measured
E. List the five types of income that are included in national income
F. Draw and explain the flow of income through the economy
G. Distinguish between current income and real income
H. Explain how personal productivity affects GNP
I. State reasons why the GNP, as it stands, could be misleading as a measurement of economic progress
J. Define the term "business cycle"
K. Identify at least six areas in the economy that are affected by changes in the business cycle
L. Know the four phases in the business cycle of our economy and their characteristics

X. World-wide economics

Upon completion of this section, the student should be able to:

A. Write a definition of (1) capitalism, (2) socialism, and (3) communism in both pure form and in a mixed economy
B. List the fine distinctions between socialism and communism
C. Tell why the modern day economics are not the "pure" forms
D. Place the correct labels on certain countries - well-known ones such as China - Communism
E. List the three primary goals of the American free enterprise system

XI. Market mechanics

Upon completion of this section, the student should be able to:

A. Define competition
B. List the four necessary characteristics needed for competition to exist
C. Define monopoly
D. List at least four of the five sources (barriers) to monopolies
E. List at least two reasons why monopolies have tend to be self-regulating
F. Define monopolistic competition

G. Give examples of companies that produce goods which enter the market of monopolistic competition
H. Define oligopoly
I. List three companies which have the oligopoly type of market (these three companies must be in three different markets)
J. Define duopoly. Give the nationally known examples (2)

XII. Types of business ownership

Upon completion of this section, the student should be able to:

A. List the four types of business ownerships (most common)
B. Discuss the four business ownerships. In this discussion, it should be made clear that the greatest number of organizations are with individuals, while the greatest amount of production and money are found in the corporate form
C. List the advantages and disadvantages of each of the four types of business ownership

XIII. In the American way

Upon completion of this section, the student should be able to:

A. Demonstrate an understanding that the profit motive is an underlying factor in the American economic system
B. List the four economic questions that must be answered when determining the possible production of goods and services
C. List the factors that should be considered when answering each economic question
D. Project himself or herself into an economic situation for which the end result must be profit

XIV. International trade

Upon completion of this section, the student should be able to:

A. Demonstrate an awareness that current events affect our balance of trade
B. Demonstrate an awareness that current events have an effect on our balance of payments
C. Demonstrate an awareness that current events have an easing or tightening effect on trade restrictions
D. Demonstrate an understanding that interdependence among nations is reflected in international trade
E. Demonstrate an understanding that current events are reflected in international trade
F. Demonstrate an awareness that knowledge of current events in international trade has a relevant part in our lives

COMPETENCIES FOR ECONOMICS UNIT

I. Economics of distribution, introduction

EM: C001 Knowledge of what economics is and why it is important

II. Scarcity - unlimited wants vs. limited resources

EM: C001 Knowledge of what economics is and why it is important

III. Types of goods

EM: C002 Knowledge that economic goods are products and services offered to meet consumer needs and wants

IV. Factors of production

EM: C004 Understanding that economic resources may be classified as land, labor and capital
EM: C017 Knowledge of the advantages and disadvantages involved in the division and specialization of labor

V. Functions of marketing

EM: C005 Knowledge of what marketing is and why it is important
EM: C006 Knowledge that marketing involves the functions that have to be performed successfully for a for a business to continue such as financing, buying, storing, transporting, etc.
EM: C008 Understanding that risks are potential losses to which business is exposed

VI. Utility

EM: C003 Knowledge that the utility of a product means increased usefulness resulting from form, time, place and possession availabilities

VII. Channels of distribution

EM: C018 Understanding that the channels of distribution are involved in the flow of finished products from producers to points of sale

VIII. Supply and demand

EM: C010 Knowledge that supply and demand involve the interaction between products available and the ability and desire of customers to own them

IX. Gross National Product

EM: C019	Knowledge that the GNP is the total market value of the goods and services produced and rendered in a given year
EM: C020	Understanding that business cycles are alternate periods of prosperity and recession

X. World-wide economics

EM: C011	Knowledge of the effect of competition on buyers and sellers
EM: C015	Understanding that in a private enterprise system, businesses are owned by individuals not government

XI. Market mechanics

EM: C007	Knowledge that profit is the driving force behind the free enterprise system
EM: C009	Understanding that the market price of a product is determined by what a buyer is willing to give and what a seller is willing to take
EM: C010	Knowledge that supply and demand involve the interaction between products available and the ability and the desire of customers to own them
EM: C011	Knowledge of the effect of competition on buyers and sellers
EM: C012	Knowledge that a market includes all of the potential consumers of a good or service
EM: C013	Understanding that a market strategy is a plan of a company's goals and ways to achieve those goals
EM: C015	Understanding that in a private enterprise system, businesses are owned by individuals not government

XII. Types of business ownership

EM: C015	Understanding that in a private enterprise system, businesses are owned by individuals, not government
EM: C007	Knowledge that profit is the driving force behind the free enterprise system

XIII. In the American way

EM: C009	Understanding that the market price of a product is determined by what a buyer is willing to give and what a seller is willing to take
EM: C012	Knowledge that a market includes all of the potential consumers of a good or service
EM: C013	Understanding that a market strategy is a plan of a company's goals and ways to achieve those goals

EM: C016 Knowledge of the interaction of government and business

XIV. International trade

EM: C023 Knowledge of the effects of international trade on the interdependence of nations

NUMERICAL LISTING OF COMPETENCIES
FOR ECONOMICS UNIT

EM: C001
EM: C002
EM: C003
EM: C004
EM: C005
EM: C006
EM: C007
EM: C008
EM: C009
EM: C010
EM: C011
EM: C012
EM: C013
EM: C015
EM: C016
EM: C017
EM: C018
EM: C019
EM: C020
EM: C023

EQUIPMENT/SUPPLIES FOR ECONOMICS UNIT

Equipment:

- Overhead projector
- Film projector
- Film strip projector/player

Supplies:

- Transparency pencil

CURRICULUM CONTENT FOR ECONOMICS UNIT

	Resource
I. Economics of marketing and distribution, introduction	HO-I
A. Definition: a study of the factors that determine how to produce, distribute and consume goods and services	
1. Non-traditional science, unlike chemistry or physics	
2. Systematic body of material	
a) Development of theory through observation	TM-0
b) Use of scientific method	TM-I
c) Influence of human element	
B. Overview	
1. Marketing as related to economics	
a) All the activities between producer and consumer	TM-2
b) Producers are industrial consumers	
c) Marketing functions within production	TM-3
2. Reasons for studying economics	
a) Personal buying decisions	
b) Standard of living	
(1) Present standard of living	
(2) Increases in standard of living	
(3) World economic situation	
(a) Past influences - The 1979-1980 political situation in Iran affected a portion of our oil supply, resulting in higher oil prices and the lower availability of oil for driving, heating, and petroleum-based products	
(b) Current events - use an event that has happened recently	
Note: Student Activity #I can be used at this point or at end of this section	SA-I
c) Government regulations	
(I) Need to know what is going on; for example:	
(a) Job, wage, and housing discrimination on the basis of race until 1960's	
(b) 1979 IRS ruling that employees eligible for the Earned Income Credit can receive advance payments from their employer throughout the year (may place a hardship on many small business)	
(2) Changes through voting; for example, the Civil Rights Act of 1964 to eliminate discrimination	
3. Six economic goals of the United States	TM-4
a) Economic efficiency	TM-5
b) Economic growth	TM-6

	Resource
c) Economic security	TM-7
d) Economic freedom	TM-8
e) Economic stability	TM-9
f) Economic justice	TM-10
	SA-2
II. Scarcity - unlimited wants vs. limited resources	T-1
	K-1
A. Unlimited wants	
1. Personal wants can stretch on and on	
Note: Student activity #3, part A. This activity should not be handed in until all sections are complete	SA-3a
2. Industrial wants	TM-11
a) Modern building	
b) Modern equipment	
c) Reliable, productive work force	
d) Unlimited raw materials	
e) Others, if necessary	
B. Limited resources	
1. Personal resources are limited	
a) Time	
b) Money	
c) Talents	
2. Industrial resources are limited	
a) Capital - money, buildings, equipment	
b) Land	
c) Labor - qualified	
d) Natural resources	
C. Hierarchy of needs	TM-12
1. Developed by Dr. Abraham H. Maslow	R-2
2. Wants are filled on the basis of a priority rating of wants and are limited by the amount of resources we have.	SA-3B
3. Basic levels of the hierarchy of needs	
a) Physiological	
b) Safety	
c) Affection and love	
d) Self - esteem (as one perceives the esteem others hold for him)	
e) Self-actualization	SA-3C
D. Scarcity	SA-4
1. Resources are available in limited amounts	
2. As individual and industrial demands grow, the availability of these resources decreases	
a) Airline deregulations allowing airlines to discontinue unprofitable flights	
b) Tightening oil and gas supplies have meant that airlines will discontinue lesser used flights and reallocate resources of gas and planes to routes more in demand.	

Resource

III. Types of goods and services HO-2

Note: TM - 13A through 13C are a series of layouts

- A. Economic goods and services
  - 1. Characteristics of economic goods TM-13A
    - a) Tangible objects
    - b) Satisfy a need or desire
    - c) Has a dollar or monetary value
    - d) Examples
      - (1) Gasoline
      - (2) Clothing
      - (3) Soda drinks
      - (4) Electricity
  - 2. Characteristics of economic services TM-13B
    - a) Intangible - no physical property
    - b) Satisfy a need or desire
    - c) Have a dollar or monetary value
    - d) Examples
      - (1) Car wash
      - (2) Hair cut
      - (3) Cleaning service
      - (4) Disco party
- B. Free goods
  - 1. Characteristics of free goods TM-13C
    - a) Found in nature
    - b) Abundant quantity
    - c) Available without dollar cost
    - d) Examples
      - (1) Sunshine
      - (2) Water
      - (3) Air
      - (4) Other natural resources
  - 2. Free goods become economic goods
    - a) Water available in nature is unfit to drink, so it is purified and sold as an economic good
    - b) Air available in abundant quantity in nature is free. When we pay for anti-pollution devices, it becomes an economic good
    - c) Land in the early days of our country was free and in abundant quantity. As population increased, land became scarce and no longer free and, therefore, an economic good.
- C. Consumer goods and services TM-14
  - 1. Purchased by individual persons or by families
  - 2. Purpose for which the goods and services are bought by the ultimate consumer is to satisfy wants and needs
- D. Industrial or capital goods and services TM-14
  - 1. Who purchases these goods and services

	Resource
a) Businesses	
b) Individual people	
2. Purpose for which goods and services are bought	
a) Used in production of other economic goods and services	
b) Used to facilitate plan operations	
(1) Accessory equipment	
(a) Typewriter	
(b) Office furniture	
(c) Employee lounge equipment	
(2) Supplies (not part of finished goods)	
(a) Paper	
(b) Business forms	
(c) Washroom supplies	SA-5
(3) Services	SA-6
(a) Consulting services	SA-7
(b) Bookkeeping services	T-2
(c) Maintenance services	K-2
IV. Factors of Production (5)	TM-15
A. Labor	
1. Define	
2. Division of national income (NI) wages	
a) Money wages 71% of NI	
b) Real wages	
(1) Purchasing power	
(2) Location	
c) Fringe benefits to be considered part of wages	
(1) Health insurance and/or other insurances	
(2) Paid holidays	
d) As division of NI wages have increased every year since 1945--more apparent than real--labor force has increased each year	
3. Unions	HO-7
a) Knights of Labor (1869)-granddaddy of the American movement	
b) AFL (1886)	
(1) Craft lines of organization	
(2) Samuel Gompers - founder	
c) CIO (expelled from AFL in 1938)	
(1) Industrial lines of organization	
(2) John L. Lewis - best known leader	
d) Merger of AFL and CIO, 1955	
(1) Policies were conservative	
(2) George Meany	
e) Taft-Hartley Act, 1947	
(1) Labor Management Relations Act	
(2) Turning point from a public for labor to one favoring management	

	Resource
f) Independent unions	
(1) Teamsters - best known to this day. Most active	
(2) Railroad Brotherhood - on the decline because the industry itself is on the decline	
(3) UAW - very important in U.S. (United Auto Workers)	
4. Union classification (via organization)	
a) Trade (AFL)	
b) Industry (CIO)	
c) Local	
d) National/International	
e) Federation	
5. Labor force	
a) 14 years or older	
b) Civilian - is the total labor force, less armed forces	
c) Those seeking jobs (actively)	
d) Labor market of the U.S. extends from Maine to California, Florida to Washington State--largest, most varied and most dynamic in the world today	F-1
B. Land	
1. Define	TM-15
2. Division of NI--rent	
3. Rent makes up less than 3% of NI	
4. Productiveness (in terms of rent)	
a) Fertility	
b) Location	
5. Opportunity cost	F-2
C. Capital	
1. Define (as not just money but capital goods)	TM-15
2. Division of NI--interest	
3. What determines rates (interest)	
a) Quality of demand	
b) Size of loan	
c) Length of loan	
d) Economic conditions	
(1) Rising rates as in the decade of the '70s	
(2) Degree of building going on	
(3) Credit buying of durable goods	
(4) Tight money market so determined by Federal Reserve	F-3
D. Management (Entrepreneurship)	
1. Define--includes the bringing together of the other 3 factors--land, labor, and capital to make a product, service or both for a profit	
2. Division of NI--Profit	
3. 21% of NI	TM-15
4. Profit as a reward	TM-16
5. Types of profit for business (or individuals)	TM-16K

	Resource
a) Economic	
b) Accounting	
6. Interaction of the four factors (income-bearing factors) to create NI	FS-1
a) Circular flow	
b) Directional	TM-17
	F-4
	TM-18
E. Government (non-income-bearing--drains income through taxes)	
1. Law and rules	
a) Minimum wage (employee welfare)	
b) OSHA (employee safety)	
c) Social Security (general welfare)	F-5
2. Business and Society	
a) Land reclamation	FS-2
b) Ecology	F-6
	T-3
	K-3
V. Functions of Marketing	HO-3
A. Definition: These specialized activities involved in getting goods and services from producers to consumers	TM-19
B. Marketing functions	
1. Market research	
a) Provides information	
(1) What goods and services are wanted	
(2) Who will buy them	
(3) Where they will sell best	
(4) How much to charge	
b) Instruments used	
(1) Questionnaire	
(2) Surveys	
(3) Interviews	
c) Methods used	
(1) Person-to-person	
(2) Observation	
(3) Phone	
(4) Mail	
2. Financing	TM-20
a) Obtaining money to start, maintain and expand business, as well as for research and development, and buying merchandise for resale	
b) Providing money or credit to consumers for the purchase of goods and services	
3. Buying	
a) Selecting goods and services to be sold	
b) Determining quantities to order	
c) Negotiating the best terms	

Resource

        (1) Price
        (2) Shipping dates
        (3) Terms of payment
4. Pricing
    a) Selecting a price acceptable to customers
    b) Stimulate sales
        (1) Regular prices
        (2) Sale prices
    c) Provide a reasonable profit
5. Standardization
    a) Uniformity in performance of goods and services
    b) Grading - labeling of goods and services according to recognized levels of performance or quality
        (1) Meat products - U.S. Choice, Prime, etc.
        (2) Restaurant health grades - AA, A, B
6. Packaging
    a) Protection of goods
    b) Facilitate storage
    c) Attractive to consumer
7. Storing (warehousing)
    a) Housing large quantities of goods
        (1) Wholesaler (middlemen)
        (2) Retailer
    b) Maintaining records of the receiving and shipping of these goods
    c) Taking care of stored goods until they are ready to be sold
8. Selling
    a) Identifying consumer buying motives
    b) Matching consumer wants and needs with appropriate services and goods
    c) Taking money, giving change, wrapping, etc.
9. Promotion
    a) Advertising
    b) Display
    c) Other promotional activities
        (1) Special sales
        (2) Free samples
        (3) Coupons
10. Transportation
    a) Physical movement of goods and services to ultimate consumer
    b) Decisions to be made
        (1) Where to shop
        (2) How to shop
    c) There may be several different middlemen involved
11. Servicing
    a) Maintenance of merchandice sold
    b) Repair of damaged or worn parts
    c) Replacement of damaged goods

Resource

- d) Responsibility may be assumed by
  - (1) Middleman having own service department, such as Sears service department
  - (2) Producer maintaining repair service
    - (a) Texas Instruments requests owners of their watches to send broken product directly to the factory
    - (b) Kodak cameras are sent back to factory by customer or retailer
  - (3) Independent repair service
    - (a) Local TV repair shops
    - (b) Lists of authorized repair shops for Westinghouse products

12. Risk bearing
    - a) Ever present risk that any business can fail
      - (1) Choose from among local businesses that have closed
      - (2) Chrysler Corp. and the uncertainty for its future
    - b) Minimizing this risk through "good" management

C. Marketing process — TM-21
   1. Coordinate the marketing functions
   2. Four main categories in the process
      - a) Planning
        - (1) Market research
        - (2) Buying
        - (3) Standardization/packaging
        - (4) Financing
        - (5) Risk bearing
        - (6) Servicing
      - b) Pricing
        - (1) Price
        - (2) Risk bearing
      - c) Promoting
        - (1) Advertising
        - (2) Display
        - (3) Other promotional techniques
          - (a) Coupons
          - (b) Free samples
        - (4) Selling
      - d) Distribution
        - (1) Transportation
        - (2) Storing - warehousing
        - (3) Packaging

D. Marketing concept
   1. Philosophy or belief
   2. Consumer wants and needs are the basis for
      - a) Planning
      - b) Promotion
      - c) Pricing
      - d) Distribution

3. Profit is achieved through
a) Quality products
b) Fair prices

VI. Utility - production involving the creation of added value to make it meet the demand of individuals

Note: Use a car all the way through the process

A. Form utility
1. Steel (raw), nuts, bolts, etc.
2. All the parts are available but when they are not put together, form utility is lacking
B. Place utility
1. The greatest role of distribution is transportation--getting goods where they are needed
2. A car is needed in Tennessee to meet a demand. If it is just what you are looking for (make, model, color), but it is in Texas or Maine, it is valueless because the place utility is lacking
C. Time utility
1. Delivery possible in one week, one month, one year, etc.
2. Correct form will be delivered to the correct location but not at the correct time; therefore, time utility is lacking
D. Possession utility
1. Money
2. Credit
3. There could be a car in the correct location, in the correct form, and at the proper time; but as long as the consumer does not have the money or ability to borrow (credit), a want will remain a want. The ability to pay or borrow turns a want to a demand, thereby, giving possession

VII. Channels of Distribution--simple to complex

A. Producer to consumer
1. Simple/direct
2. Examples
a) Tailor to individual consumers
b) Farmer to individual households
c) Avon to individual households
3. Infrequently used when comparing the number of sales by this method to the total number of sales made by all methods
4. Often referred to as direct selling

Resource

SA-8
HO-8
T-4
K-4

SA-9
SA-9K

TM-23

B. Producer to retailer to consumer
   1. More often used than P/C but still not most common method
   2. Examples
      a) Ready-to-wear in department stores
      b) Food in supermarket purchased from the farmer
   3. Excellent method of moving items which can not stand long periods of time in transit or storage - items which are perishable or have a great deal of style
   4. Many discount stores use this method to reduce cost and meet the demands of their type of marketing structure

C. Producer to wholesaler to retailer to consumer--any items which need to be purchased from producer in large quantities and resold in smaller quantities
   1. Most common way markets are organized
   2. Large amounts are purchased by wholesaler and repackaged in smaller units for resale to the retailer
   3. Aids both producer and retailer
   4. Retailer cannot afford large inventories which represent stagnant money
   5. Producers do not want to use production time to make up many small shipments to retailers
   6. This activity has the effect of adding form utility to the item, therefore, adding cost over the simple cost of transporting and storing
   7. Example: Bic Pen Company sells to wholesaler in groups of 10,000, the wholesaler sells to retailer in groups of 1,000 and the retailer sells to the consumer in units of one

D. Producer to agent to wholesaler to retailer to consumer
   1. Used in markets which need to bring together many small producers in one locale and to redistribute to other populated areas
   2. Used to gather many small units together to resell to wholesaler in large units
   3. Used in large markets
   4. Examples
      a) Seamstresses working for individuals who sell to wholesalers
      b) Potato farmers to agents to the wholesalers

VIII. Supply and Demand

A. Law of supply--define the market view on a wide scale
   1. "L" graph
   2. "Zero" pocket[illegible]

Resource

TM-24

TM-25

TM-26

SA-10

HO-4

HO-9

TM-27

	Resource
3. Law of supply in action using the following coordinates:	
a) Original $2.65, 13 1/2; $2.40, 9; $2.20, 4 1/4	
b) Increase $2.65, 15; $2.40, 11; $2.20, 7	
c) Decrease $2.65, 12; $2.40, 7; $2.20, 2 1/2	
d) b marks an increase at each price level	
e) c marks a decrease at each price level	
f) b is marked by a shift to the right of the original supply line	
g) c is market by a shift to the left of the original supply line	
B. Law of Demand - define the market view on a wide scale	HO-10
1. "L" graph	TM-27
2. "Zero" pocket	
3. Law of demand in action using the following coordinates:	
a) Original $2.65, 5; $2.40, 9; $2.20, 13	
b) Decrease $2.65, 3 1/4; $2.40, 7; $2.20, 10 3/4	
c) Increase $2.65, 7 1/4; $2.40, 12 1/2; $2.20, 15 1/2	
d) b marks a decrease at each level	
e) c marks an increase at each level	
f) b is marked by a shift of the total market to the left	
g) c is marked by a shift of the total market to the right	
C. Price	TM-27
Note: Where the sign + is used, place one TM on top of the other	
1. Effect on demand of:	
a) Original demand	TM-27 TM-28
b) Increase in price	TM-27 TM-28 TM-29
c) Decrease in price	TM-27 TM-28 TM-30
d) Movement in both directions	TM-27 TM-28 TM-29 TM-30
2. Effect on supply of:	
a) Original supply	TM-27 TM-32
b) Decrease of price	TM-27 TM-32 TM-31
c) Increase in price	TM-27 TM-32 TM-33

Resource

d) Movement in both directions

TM-27
TM-32
TM-31
TM-33

3. Equilibrium of the market structure
   a) Price $2.40 - Amount 9 (original supply and demand)

   TM-27
   TM-32
   TM-28

   b) Price $2.40 - Amount 7 (decrease supply and demand)

   TM-27
   TM-30
   TM-31

   c) Price $2.40 - Amount 11 (increase supply and demand)

   TM-27
   TM-29
   TM-33

D. Interaction

Note: Show TM-27 through TM-33

TM-27
TM-28
TM-29
TM-30
TM-31
TM-32
TM-33

E. Latest developments
   1. Stagflation-- when the economy is at a standstill with tight money policies but inflation continues unabated. (By the old theory, if money policies were tightened, inflation would stop and decline.)
   2. Petrodollars- common reference to American dollars flowing into the foreign countries for the purchase of oil. Many of these otherwise underdeveloped countries were receiving more dollars than they were able to invest.
   3. Foreign Flow--When American dollars dropped in value on the international market, foreign countries which had investments here moved their investments to countries which had a better standing on the international market.

IX. Gross National Product

HO-5

A. Definition: The total value amount of final goods and services produced in a nation during a given period of time (a year in the United States)
   1. Measured in monetary terms (dollars in the U.S.)
   2. Enable us to compare and add together a variety of different goods and services

Resource

3. Types of goods and services measured
   a) Finished goods
      (1) Those that are in final form
      (2) Those that will not become part of another good or service
   b) Intermediate goods and services are not counted
      (1) These are finished goods and services that will become part of another good or service
      (2) This avoids double counting of goods and services
      (3) Example: Precision Wheel and Bearing Co. produces 1,000 skate board wheels for Alphie's Long Neck Skate Board Co. These wheels would not be part of the GNP by themselves. They will only become part of the GNP when they are counted as part of the value of the finished skate board
4. 1976 GNP was $1,691.6 billion R-1
5. Final products are counted in the year they are made and are not counted again if sold in another year.
6. The value of the service connected with the sale is counted.
7. Example: 1979 Datsun 280Z will be counted in 1979. If it sits on the lot until 1980 and is sold then, the value of the car is not included in the 1980 GNP. But the value of the selling service is part of the 1980 GNP.
8. Usually stated in current dollars
9. Current and constant dollars
   a) Current dollars--measure of the value of goods and services in dollar amounts of the year it was produced
   b) Constant dollars--measure of the value of goods and services in dollar amounts of a base-year
      (1) A base-year dollar amount can be any chosen year
      (2) Reduction of the effect that inflation has on the GNP picture

Note: Gross National Product shall be represented by the two selected products, peaches and pecans. TM-34

B. Four measurements of GNP - United States Department of Commerce TM-35

Note: Teachers are to use grease pencil to fill this material in on the TM. HO-5 is taken from TM-43 and students are to fill this in HO-11

Resource

1. Personal consumption expenditures
   a) Consumer goods
   b) How much of production sold to consumers
2. Gross private domestic investment
   a) Goods and services bought by businesses
      (1) Machinery
      (2) Buildings
      (3) Capital goods
         (a) Important measure of how much of our production is available for future use because it is not immediately consumed
         (b) What is included
            (i) Inventories of materials
            (ii) Unfinished goods
            (iii) Unsold goods
            (iv) New houses
            (v) Apartment buildings
   b) Formula for gross private domestic investment: total fixed investment depreciation
      + change in business inventories
      Gross private domestic investment
3. Government purchases of goods and services
   a) Who
      (1) Federal government
      (2) State government
      (3) Local government
   b) What
      (1) Greatest portion is the purchase of services--employee salary
      (2) Goods
         (a) Cars
         (b) Office supplies
         (c) Food
         (d) Other
4. Net export of goods and services
   a) Exports - goods and services bought by other countries
   b) Imports - goods and services bought by this country from other countries
   c) Formula:

      Exports
      -Imports
      Net Exports
5. Total picture:

   TM-36

   Personal Consumption Expenditures
   Gross Private Domestic Investment
   Government Purchases of Goods & Services
   + Net Exports*
   Gross National Product

*May be a negative figure

Resource

C. Net national product TM-36
   1. The measure of the production of goods and services, after depreciation has been subtracted which allows for the replacement of worn, damaged, or lost capital goods
   2. Formula:

      Gross National Product
      - Depreciation
      Net National Product

D. National income TM-36
   1. Measure the income of the nation derived from the production of goods and services
   2. Derived in two ways
      a) The addition of the five types of income: TM-37#1

         Proprietor Income
         Corporate Income
         Rent Income
         + Net Interest
         National Income

      b) The subtraction of depreciation and indirect business taxes from GNP: TM-37#2

         Gross National Product
         - Depreciation
         Net National Product
         - Indirect Business Taxes
         NATIONAL INCOME

E. Personal income and disposable income
   1. Personal income
      a) Definition: the amount of money that people have prior to payment of taxes
      b) Deriving personal income from national income TM-38
   2. Disposable income
      a) Definition: the amount of money that people have after the payment of taxes
      b) Deriving disposable personal income TM-39
      c) Division of disposable personal income
      d) Gross private domestic savings include
         (1) Personal savings
         (2) Corporate savings

F. Gross private domestic investment
   1. Derived from personal and corporate savings
   2. Deriving gross private domestic investment TM-40

G. Flow of income through the economy TM-41

   Note: This diagram shows how each of the above mentioned segments of the GNP flow through the economy in a continuous pattern SA-11 (can be used here or as conclusion to first section)

Resource

- H. GNP as an economic indicator
  - 1. Can be used as an indicator of economic progress when its weaknesses are recognized
  - 2. Limitations
    - a) Not stated in constant dollars TM-34
    - b) Population adjustments must be made before interpreting GNP
    - c) Actual standard of living is affected by several factors not included in the GNP
      - (1) Re-sale of old products such as antique furniture
      - (2) Use of old products to make new products, such as restoring an antique auto with parts from other antique autos

    Note: Teachers can choose locally restored homes and buildings that have been converted into restaurants, offices, etc., as examples.

    - d) Quality of life not included in GNP
      - (1) Loss of wilderness and historic sights
        - (a) Cherokee National Capital
        - (b) Strip mines
        - (c) National forest land
      - (2) Added Pollution
        - (a) Air
        - (b) Water
        - (c) Noise
      - (3) Reduction in endangered species
        - (a) Whales
        - (b) Dolphins
        - (c) Eagles
        - (d) Bengal tigers
        - (e) Crocodiles
        - (f) Falcons
- I. Individual productivity and its effect on GNP
  - 1. Real income
    - a) Measure of personal or national income in constant dollars
    - b) Dependent on
      - (1) Prices
      - (2) Production TM-42

    HO-12

  - 2. GNP per capita
    - a) Measure of the gross income per person
    - b) One measure of the standard of living
    - c) Formula TM-43
    - d) Using constant dollars would be better indicators
  - 3. Personal productivity and GNP

	Resource
a) As productivity or finished goods, etc., increase GNP increases	
b) Only person who can increase productivity is the worker	
(1) Individual worker	
(2) Personal inventions of better machines	SA-12
J. Business cycles	
1. Definition: Alternating periods of expansion and contraction in production, employment, income and other economic activities	TM-44A TM-44B HO-13
a) Time periods covered	
(1) Long-term coverage over a number of years	TM-44A TM-44B
(2) Short-term coverage over a single year divided into months or weeks	TM-45 TM-45B
b) Four phases of business cycles	TM-44A TM-44B
Note: Show the overall four TM, and students can label the handout. Point out that there are fluctuations on a short-term basis within the overall cycle	TM-44C TM-44D HO-13
(1) Prosperity (boom) (peak)	TM-44A TM-44B
(a) High employment	TM-44E
(b) Strong demand for goods and services	
(c) Wages are good	
(i) Regular hours	
(ii) Overtime	
(d) Prices are high, lowering buying power	
(e) Toward end of prosperity, doubts begin to come concerning the future of the "good times"	
(2) Recession (contraction)	
(a) Rising unemployment	TM-44A
(b) Declining wages	TM-44B
(c) Declining demands for goods and services	TM-44F (TM-44E optional)
(d) Continued decline in belief in the future	
(e) Increasing business failure	
(3) Depression (bust) (trough)	
(a) Continuous high unemployement	TM-44A
(b) Low wages	TM-44B
(c) Continuous lack of demand for goods and services	TM-44G (TM-44E TM-44F
(4) Recovery (expansion)	optional)
(a) Rising employment	TM-44A
(b) Rising wages	TM-44B TM-44H

	Resource
(c) Rising demands for goods and services	(TM-44E TM-44F
(d) Rising faith in the future	TM-44G
(e) Rising supply of money	optional)
(f) Lower interest rates	
c) Trend lines	TM-44A
(1) A base line showing the overall direction of the economy	TM-44B TM-44D
(2) It is crossed over, up and down, by the business cycles	TM-44I
2. Sectors of the economy affected by business cycles	
a) Gross national product	
b) Employment	
c) Wages	
d) Prices	
e) New business starts	
f) Interest rates	
g) Supply of money	
h) Production	
i) Demand	SA-13
j) Business expansion	SA-14
k) Imports and exports	T-6 K-6
X. World wide economies	
A. Theoretical	
1. Capitalism	HO-14
2. Socialism	HO-15
3. Communism	HO-16
B. Mixed economies - because of the individuals involved in the construction of any and all economies or governments, it is nearly impossible to have the "pure" form of any economy/government. The mixed economies are the direct result of evolution of needs without the need for revolution.	F-7
1. Capitalism	
a) America	
(1) Function of government	
(a) Protection of individual and property rights	
(b) Prevention of abuses and inequities	
(c) Promotion of competition	
(d) Promotion of general welfare	
(e) Stabilize market conditions	
(2) Goals of American economy (primary)	
(a) Full employment	F-8
(b) Stable prices	
(c) Economic growth	

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Resource

- b) Other examples of countries with a mixed economy
  - (1) Japan F-9
  - (2) France
- 2. Socialism
  - a) England F-10
    - (1) Government owns and operates all lines of communication
    - (2) After the WW II, government took over many industries--those they considered necessary to the national welfare.
    - (3) For those industries which were taken by government, payment was made to the original owners.
    - (4) Stress is placed on the general welfare versus individual good
  - b) Other examples are Italy, Canada (modified after England)
- 3. Communism
  - a) China
    - (1) Possibly the purest form existing today
    - (2) Government is run by a group (committee)
    - (3) All planning is done by the central committee
    - (4) No regard for individual needs or even regional needs
    - (5) Ownership by individual is rare
  - b) Other examples are Russia, Cuba and Poland SA-15 F-11

XI. Market mechanics - The interaction of all buyers and all sellers create the market at a given time. There is a market for all items from apples to zoos. The composite of all fruit or all cars creates a broad market for that product. All market activities create a total market picture (all economic activities). This will translate into the economic health of a country. It is the understanding of the type of market you are in which will enable your individual business to work at peak production to meet the market demand.

- A. Buyers' market
  - 1. When qualities offered are more than what will be demanded
  - 2. This situation will drive down prices-- an advantage for those who purchase.
  - 3. On the stock market this is referred to as a bull market. Buyers buy at a low price, believing the prices will rise.
- B. Sellers' market
  - 1. When a supply is limited and demand is high
  - 2. Price will rise, allowing sellers to receive better and better prices.

Resource

3. On the stock market this is a bear market because after the prices rise so much, the sellers will sell because they fear that the price will go down. Sometimes this has been referred to as dumping on the market because of the desire to get as much as possible before the price falls.

C. Competition
  1. Define: Characteristics of pure form
     a) Numerous sellers (buyers) in the market with an identical product--example: wheat from the fields
     b) Total information readily available
     c) Free (easy) entry and/or exit to and from the market with few or no money requirements
     d) No individual buyer or seller can influence the market price
     e) Examples of products which are in a competitive market are farmer's produce, salt directly from the mine, wheat from the thresher and any basic items before branding-unidentifiable.
     f) Have few or no government controls
  2. Free
     a) This is competition without government restrictions
     b) In its pure form does not exist because of the vast number of people we have. The interaction of these individuals and the businesses they run must be regulated in some way
  3. Imperfect

     SA-16

     Sometimes referred to as monopolistic competition
     a) A branded item such as Maxwell House coffee - coffee beans that were in a competitive market (unidentifiable) and became branded are no longer in a competitive market, but have become identifiable
     b) A degree of control on a section of the market
     c) Gives a degree of control on the pricing
     d) Outstanding mark of this market is the product differentiation
     e) Customer preferences can be created and used as selling points.

D. Oligopoly - a few large companies producing to meet the market demands of a certain item. When only two companies exist, the market is referred to as a duopoly
  1. Marked by price rigidity
  2. Few firms (2 or more) produce an interchangable item
  3. Effects of price changes:
     a) Others increase prices
     b) Ignore price change by all others
     c) Decrease prices even more than the original company did

Resource

d) If "a" happens the market structure will remain the same.

e) If "b" happens, the company (companies) not increasing prices should increase its portion of the market sales because it now has lower prices than others; therefore, people will switch to the company with a lower price.

f) If "b" happens, the original company will lose its original standing by being undercut by another (or other) company (companies).

g) If "c" happens, the company (or companies) which decreased prices should increase the portion of the market sales because it now has the lowest prices in the market place.

h) Regardless of the short-run effects in "d," "e," etc., the market will stabilize itself, and all companies will lower their prices or raise their prices - all companies will get prices into line for the long run. This is why the market is considered to have a high degree of rigidity in pricing.

4. The fewer in the market position, the greater the possibility for collusive practices.
5. Great emphasis on product differentiation when selling because this type of market does not generally want a price war. See D-3
6. The various companies in the market look at the market as a pie to be shared among the members - anything which marks an intrusion into their portion of the market is avoided at all cost.
7. Example: Alcoa/Reynolds; Ford/AMA; South-Western Publishing Co./Gregg Publishing Co.
8. Example of duopoly: Intermountain/Bell Telephone

E. Monopoly - a situation in which there is only one supplier of a certain good or service; self-regulating

1. Characteristics needed for a monopoly to exist

a) No close substitute

b) Control on price

c) Increase and/or decrease of the monopoly's goods will affect the market price directly and quickly

2. Sources - erecting barriers to entry

a) Economics of scale - so large an investment is required

b) Natural water and electric companies (public utilities) which city governments establish/regulate and allow to exist without competition

c) Control of raw materials - ownership of mines, oil wells, etc.

d) Patents and/or copyrights - ownership writings, songs, plays, etc.

Resource

- e) Competitive tactics--when a competitive company comes into existence, the old company cuts prices, etc., until the new company has been driven from the market. Then the old company will reestablish the old prices, or higher ones, to make up the amount that had been lost in the tactics.
- 3. Pricing--Why a monopoly would not charge all the market would bear
  - a) Fear of government price control, or already under price control. Ex. public utilities
  - b) Goodwill
  - c) Potential competition--it is human nature that when monopolistic prices reach a certain, point someone will come up with a substitute and/or a new source.
  - d) Future sales (repeats)
- 4. Examples:
  - a) DeBeer - Diamond market
  - b) OPEC - (limited) oil
  - c) South Africa's gold deposits (limited) - gold

F. Profits

- 1. Pure
  - a) Exceed all cost
  - b) Exceed all dividends normally being paid in the open market on such an investment in same type of market (opportunity cost)
  - c) Exceed all other types of investment on a wider market basis
- 2. Economic - same as pure
- 3. Gross - all costs of production have been removed
- 4. Net - cost of goods/services used to produce, all expenses, and all fixed/variable costs have been deleted from gross

XII. Types of business ownership HO-17

A. Sole proprietor

- 1. Largest in total number of organizations TM-46
- 2. Advantages
  - a) Simple to initiate
  - b) Simple to discontinue
  - c) A sense of pride
  - d) All profits accrue to owner
- 3. Disadvantages
  - a) Limited capital
  - b) Limited ability to borrow
  - c) Liability for debts not confined to the assets of the enterprise
  - d) All losses accrue to the owner

B. Partnership TM-47

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Resource

1. A contract between two or more persons who agree to combine capital/abilities for gain
2. Most common form is general partnership
3. General partnership - where all are equally responsible for all debts; profits/losses are shared equally or by written agreed ratio; and all are personally liable for any and all debts incurred in the name of the partnership
4. Advantages
   - a) More capital than a proprietorship
   - b) Combination of abilities and skills
   - c) Losses are shared
5. Disadvantages
   - a) Unlimited liabilities
   - b) Difficulty of transferring ownership
   - c) Possibility of disagreement is increased by the number of partners
   - d) Profits are shared

C. Corporation

TM-48

1. John Marshall's definition: "an artificial being, invisible, intangible, and existing only in contemplation of the law." This is the definition of all corporations. Most corporations are of a general type.
   - a) Corporations comprise only about 1/10th of the organizations for production, but these businesses produce about 70% of material manufactured.
   - b) Advantages
     - (1) A being (artificial), therefore able to conduct business in its own name
     - (2) Limited liability (a stockholder can lose only that invested in the stock)
     - (3) Great ability to raise capital via a stock/bond issue
     - (4) Ease in transferring stocks/bonds
     - (5) Corporation is not dependent upon an individual for giving it life
     - (6) Will not cease when a stockholder dies - disregarding how large the stocks held
   - c) Disadvantages
     - (1) Lack of personal involvement
     - (2) Lack of freedom that small firms have to make quick decisions
     - (3) Double taxation
2. Sub chapter "S"
   - a) Advantages
     - (1) All the advantages of a general corporation
     - (2) Is allowed to avoid the double taxation of a regular corporation by declaring the earning to be those of the 15 stockholders

Resource

- b) Disadvantages
  - (1) All those of a general corporation (except double taxation)
  - (2) Limited to the number of stockholders it may have
  - (3) Limited in the local where it can do business (no foreign)
  - (4) Limited in the amount it can make and still retain standing as a sub chapter "S"
  - (5) Subjected to the possibility of being reclassified to a partnership by I.R.S.

D. Co-operatives

- 1. Sellers
  - a) Marketing organization
    - (1) Farmers
    - (2) Producers
  - b) Price structure
    - (1) Organization to market items to a wider market/better price because there would be no dumping due to limited area
    - (2) Gathering of items under a single name and advertising under a name to increase demand - drive up price - Example: the milk producers of America advertising on national TV-something a single producer could never hope to do
- 2. Consumers
  - a) Obtain goods and services at a cost lower than otherwise possible because of volume buying versus one or two units at a time
  - b) Shared work load when substituting for the activities that a regular retail organization would do

XIII. In the American way

A. Determining the production of goods and services in the American system — TM-49

- 1. Market economy
- 2. Consumer-oriented
  - a) Consumer demand indicates acceptance
  - b) Price must be acceptable
  - c) Consumer must be willing to go where goods and services are offered
- 3. Profit motivation
  - a) Must be enough money to interest business
  - b) Must be enough money to make the risk worth taking
- 4. Minimum government control

B. Four economic questions — TM-50

- 1. What to produce?

Resource

   a) Meet consumer wants and needs
   b) Availability of resources
   c) Government controls
   d) Right of individuals to produce what they want
      Example: You have inherited a peach orchard and you must decide whether or not to continue growing peacher or sell the land for a new subdivision. In order to decide what to do, you must project consumer demand, availability of fertilizer (imported from a foreign source), government import regulations, government restrictions on pesticides, other cost factors, and your enjoyment for growing things despite financial risk and reward.

2. How to produce goods and services?
   a) Profit motive - one of the top determining factors
      (1) Most efficient use of land, labor and capital
      (2) Influences of competition
   b) Government restrictions
      (1) Safety regulations (OSHA)
      (2) Environmental considerations (EPA)
          Example: It may be more efficient to strip-mine coal and leave a barren pit. However, government regulations require reclamation. Therefore, the method of production must meet government guidelines and still turn a profit

3. How much to produce?
   a) Estimating market demand
   b) Cost factors as they influence price, which will affect demand
   c) Competition will fill some of the demand
   d) Availability of resources
      Example: Alphie's Long Neck Skate Board Company estimates that demand for skate boards will rise to 5,000,000 this year. How many he will produce will depend on his percentage share of the market, the cost of materials and labor, the availability of petroleum based plastics, and a price high enough to return a reasonable profit.

4. For whom to produce?
   a) Target market

Resource

(1) Identifying who is in the target market
(2) Identifying the location of the market
(3) Identifying the spending power of the target market

b) Ethical considerations
(1) Those who need
(2) Those who can pay

Example: Who will be the buyer of a bottle of "Perrier Water?" This question must be answered before the water is stocked in great quantity in this country. After the market is identified, the location of the market must be found and its ability to pay for the product must also be determined.

Suppose that it is determined that that there is a wealthy market that desires the product as a status symbol, as well as a market with limited resources that needs the product for health's sake. For which market should the "Perrier Water" be produced? SA-17

XIV. International trade HO-6

Note: This section can be made more relevant and interesting when taught in light of current events.
Student activity 18 is best used as an on-going activity throughout this section. When complete, it can be graded as a test

A. Balance of trade SA-18
1. Definition: The relationship of imports and exports of goods and services in a given nation
   a) Favorable balance of trade results when exports exceed imports
   b) Unfavorable balance of trade results when imports exceed exports
2. All nations that buy and/or sell abroad have a balance of trade

Example: U.S. Balance of Trade (millions)

Years	Imports	Exports
1975	96,140	107,652
1976	120,677	114,997

Resource

TM-51

B. Balance of payments - an annual financial accounting of all the business transactions that occur between one nation and another
1. Components
   a) Imports/exports
   b) Foreign travel
   c) Exchange of services
   d) Loans, gifts, etc.
   e) Gold imports and exports
2. Exchange of payments
   a) Goods and services are paid for in the currency of the selling nation
   b) Banks in this country keep money in foreign banks in order to make such payments
   c) Foreign banks do likewise
   d) One dollar will not necessarily buy one French franc, German marc, English pound, etc.
      (1) Rates of exchange are listed in banks
      (2) The exchange rate fluctuates daily
3. Balancing payments
   a) Actual accounting will always balance
   b) When one nation does not have enough currency of the selling nation to transfer, the account is balanced by
      (1) Loans of needed amount
         (a) From selling nation
         (b) From other nations
      (2) Gifts

C. Restrictions
1. Purposes
   a) Protect domestic business
   b) Improve international relations
2. Protective measures
   a) Tariffs - taxes placed on imported goods and services
   b) Duties - taxes on goods brought in from foreign countries
   c) Import/export licensing - issuing a permit giving the right to import or export specific goods and services
   d) Import/export quotas - setting a limit on the amount that can be imported or exported
   e) Subsidy - government aid to a company aimed at lessening the effect of competing imports
3. Improving measures
   a) The Reciprocal Trade Agreement Act of 1934
      (1) Presidential power to raise and lower tariffs
      (2) Tariffs have been lowered over the past years
      (3) Used as a bargaining tool in international politics

Resource

b) Trade associations
   (1) European Common Market - European Economic Community (EEC)
   (2) European Free Trade Association
   (3) Organization of Petroleum Exporting Countries (OPEC)
   (4) Organization of Economic Cooperation and Development (OECD)
   (5) International Trade Organization (ITO)

D. Interdependency
   1. Distribution of raw materials
      Examples: The U.S. imports tin, coffee beans, industrial diamonds
   2. Specialization
      Examples: The U.S. export of sophisticated technology to developing and third world nations, export of agricultural products, and U.S. import of oil, small cars, leaded crystal
   3. World Peace

E. Current events

   Note: At this point class can discuss some of the events they have collected for their notebook

   1. Current OPEC decisions
   2. Cut-off of technological and agricultural trade with Russia as a result of Afghanistan
   3. Increased trade with China
   4. Effects of gold prices on trade

STUDENT ACTIVITIES
FOR
ECONOMICS UNIT

STUDENT ACTIVITY

Select a domestic or foreign event from a local newspaper and explain how it could affect the economic situation of the United States. This explanation should be at least a half-page long. SA - 1

Select a domestic or foreign event from a local newspaper or magazine that relates to one of the six economic goals of the United States. Label a 4" x 6" note card with the economic goal and place the article on the note card. These cards will be used to create a bulletin board. SA - 2

STUDENT ACTIVITY

TEACHER DIRECTIONS:

This activity is a three-part activity that corresponds to sections A-1, C-2, and C-3. It should not be turned in until complete.

Part A (A-1) can be used to introduce the idea that people have unlimited wants

Part B (C-2) illustrates that each individual must place his wants in some priority order because his resources are limited

Part C (C-3) illustrates that individual wants and desires fit into Maslow's hierarchy of needs

STUDENT INSTRUCTIONS:

Part A Given a 5-minute time period, list as many items as you can that you would like to have. This list should reflect any and all wants, regardless of cost. It should also be specific. Example: Clothes is incorrect. Coat, leather coat, Agner coat are all correct. (After time is up, determine who has the longest list.)

Part B Given your present standard of living, indicate the order in which you would obtain the things on the list.

Part C Using a sheet of notebook paper, rule a form like the one below. Classify the items on your list of wants according to Maslow's hierarchy. You should begin with priority #1 and put the number beside the want.

EXAMPLE:

PHYSIOLOGICAL	SAFETY	LOVE & ACCEPTANCE	SELF ESTEEM	SELF ACTUALIZATION
cloth coat (2)	seat belts in car (3)	wrangler jeans (1)		

STUDENT ACTIVITY

Make a classroom bulletin board with newspaper and magazine articles (brought in by students) that relate to scarce resources and/or high demand for these resources. Examples would be petroleum products, gold, striking workers, etc.

STUDENT ACTIVITY

List five products and five services that can be considered both consumer and industrial in nature. Describe the difference usage for each good and service. SA - 5

List five products and services that can be considered strictly consumer in nature. Also list five products and services that can be considered strictly industrial in nature. SA - 6

Using magazines or newspapers, find an ad for a consumer product/service and for an industrial product/service. SA - 7

SA - 8
HO - 8

STUDENT ACTIVITY

Case Problem

A local electronics manufacturer, Advanced Technical Corporation had been providing electronic components for the space program during the 1960's. During the 1970's, it became apparent that the space program would be severely cut back.

In order to cope with the loss of one market, Advanced Technical developed expertly designed high quality consumer electronic equipment. However, during the past 10 years the firm has not done well and has barely kept its head above water.

Advanced Technical's top management is made up of seven of the nation's top engineers. Their expertise in electronics development and production assure quality research and production.

As the company moves into the 1980's, the overall demand for consumer electronic products appears to be increasing. They have developed an entire series of small business and home computers.

Questions

1. How would you make the firm more consumer-oriented?

2. What changes would you make in the organizational structure to make the firm more competitive?

UTILITY

A good that satisfies a want by being at the place where it is wanted is said to have__________utility.

The power of a good to satisfy a want because it is available when it is wanted is called___________utility.

The utility that a good possesses because you can pay for it, or have ability to establish credit to acquire it, is called _______________utility.

Iron ore does not satisfy what utility when you want an iron gate?
_____________utility

IN ORDER FOR AN ITEM TO SATISFY ALL THE REQUIRED UTILITIES, IT MUST BE IN THE RIGHT PLACE AT THE RIGHT TIME, IN CORRECT FORM, AND THE CONSUMER MUST HAVE THE ABILITY TO TAKE POSSESSION.

1031

UTILITY

A good that satisfies a want by being at the place where it is wanted is said to have__place__utility.

The power of a good to satisfy a want because it is available when it is wanted is called__time__utility.

The utility that a good possesses because you can pay for it or have ability to establish credit to acquire it is called __possession__utility.

Iron ore does not satisfy what utility when you want an iron gate?
form utility

ASSIGN POSTER

Student can take any item (skateboards, clothes, cars, etc.) and develop a poster taking the items through the appropriate channels of distribution.

Grading by a committee of 3 from local businesses.

STUDENT ACTIVITY

Individual Activity

Using a half sheet of poster board, each student is to make a flow chart similar to the one shown in TM - 41. However, students are encouraged to make a diagram that they understand, i.e., circular or other form.

Group Activity

Depending upon size of class, assign individual students or small groups of students the various segments of the flow chart to make out of poster board. Each segment should have a descriptive statement or definition included. These segments can then be put together as a large bulletin board. If school administration allows, this bulletin board could be placed at a prominent place in the school as an exhibit.

STUDENT ACTIVITY

Activity A

The student is to assume that he or she has a full-time job working 40 hours a week at the current minimum wage. Figure the total amount of income earned per month and per year. Allowances should be made for social security and income tax withholdings to determine take-home pay. Assuming an annual inflation rate of 12% (or the current figure), determine how much more one would have to earn hourly, monthly, and yearly to remain even. How does this compare to any proposed increase in minimum wage?

Activity B

(This activity depends upon the availability of old and current catalogs or other price information resources such as J. C. Penney, Sears, Wards, etc.) The students are to list merchandise they would like to buy from a catalog that is several years old (3 years or more). Merchandise should total $1,000. The students are then to look up the same merchandise in a current issue of the same catalog, determine how far the $1,000 will go today, and how much more is needed in current income to make the same purchases.

SA - 13

STUDENT ACTIVITY

Using resources available in the library, the student is to develop a graph showing the business cycles that have occurred during the past five years in our economy. A trend line should also be established.

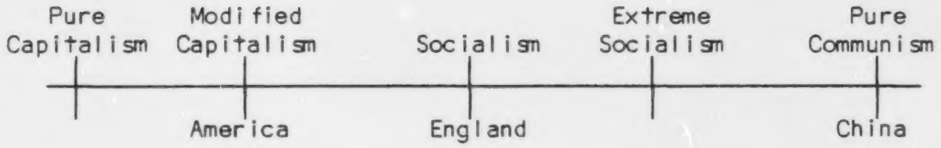
STUDENT ACTIVITY

The student may choose a local business and interview the manager or owner to determine sales levels for a recent twelve-month period of time. Chart these sales figures and develop a graph showing the yearly business cycle.

1037

The three major forms of economies/governments should be seen on a single road.

Route 1


Pure Capitalism
Modified Capitalism
Socialism
Extreme Socialism
Pure Communism
America
England
China

Rarely does a totally pure form emerge--due to the thing called individualism, all economies evolve to meet the needs of the times!

Teacher Note:

You and students can add countries on the road--see question #3 on test for some additional countries

Assign students over a week-end:

Students are to compare prices on four items in a monopolistic competitive market. Use as many various brand names on each item as can be found - but no less than 4 different brands on each.

Examples which can be used:

aspirin
coffee
beer
soft drinks
cake mixes
any that fit the above description

ALL COMPARISONS MUST BE OF THE SAME SIZE UNIT - count, ounces, pounds, etc.

A written report of the results in addition to an oral one.

STUDENT ACTIVITY

You have won first prize in the American Free Enterprise Sweepstakes. The only requirement you must meet in order to keep the $1,000,000 tax-free is to invest in a legitimate business which produces an economic profit in two years. You must submit an outline of the four economic questions and the factors that should be considered when answering each question. When you have completed the outline, identify your product, tell why you selected the product or service and why you feel it will make a profit.

STUDENT ACTIVITY

International trade is closely related to international politics and other world circumstances. These events have a broad range of effects on each of us. The cause and effect relationship can be obvious, such as an oil cut-off resulting in less available gas and, therefore, less driving. The effects may be more obscure. For example, the same cut-off could also result in shortages of synthetic fabrics, cosmetics, and plastic products.

In order to put international events into perspective as they relate to international trade and to you as an individual, you will keep a notebook of international events. Material to be kept in this notebook should include the following:

1. newspaper clippings
2. magazine articles
3. summaries of articles that cannot be cut out of periodicals
4. summaries of news from TV and radio
5. handouts that might be given in class

The format should follow that described below:

Title Page

International trade
Student name
Course title
Class period
Teacher name

Table of Contents

Cover page for each section

1. Balance of trade
2. Balance of payments
3. Restrictions
4. Interdependency of nations
5. Other relating current events

Articles for each section
Summary for each article
Summaries without articles
Summaries of broadcast news
Handouts

General Guidelines

1. At least four articles and/or summaries for each major section

2. Summaries with article must include

   a. Publication name
   b. Publication date
   c. Description of the effect the happening may have on the economy, trade relations, other nations, individuals, etc.
   d. If the article is over a month old, a description of the effect it is having or has had.

3. Summaries without articles must include

   a. Title of article
   b. Author (if any)
   c. Publication name
   d. Publication date
   e. Summary of the article
   f. Description of the effect the happening may have on the economy, trade relations, other nations, individuals, etc.
   g. If the article is over a month old, a description of the effect it is having or has had.

4. Broadcast news

   a. Date
   b. Type of media
   c. Broadcaster (person's name) or station name
   d. Subject
   e. Summary of item
   f. Same as above (3-f)

5. Handouts

   Same as 2:2-d

HANDOUTS
FOR
ECONOMICS UNIT

HO - 1A

VOCABULARY FOR ECONOMICS UNIT

Marketing and Distribution Section

1. Economics - a study of the factors that determine how to produce, distribute and consume goods and services

2. Economic efficiency - the use of our limited resources in the best, most efficient manner

3. Economic freedom - the right to own property, enter into binding agreements, to buy or sell goods and services, to go into business for yourself, and to compete for the sale or purchase of goods and services

4. Economic growth - continued increased production of goods and services

5. Economic justice - equal opportunity and pay for equal work regardless of race, sex, creed or religious affiliation, and with limited government control

6. Economic security - provisions made by both private and public sectors for the care of the less fortunate, care for the aged, job security, unemployment insurance, national disasters and other social needs

7. Economic stability - orderly change within government and business, so that this change does not cause chaos and upheaval within our system

8. Marketing - all of the activities that relate to the buying and selling of goods and services, getting them from the producer to the consumer

VOCABULARY FOR ECONOMICS UNIT

Marketing and Distribution Section

1. Economics

2. Economic efficiency

3. Economic freedom

4. Economic growth

5. Economic justice

6. Economic security

7. Economic stability

8. Marketing

VOCABULARY FOR ECONOMICS UNIT

Goods and Services Section

1. Capital goods and services - (industrial goods and services) goods and services that are used in the production of consumer goods or to facilitate the operation of a business

2. Consumer goods and services - goods and services that are purchased to satisfy the needs and desires of the ultimate consumer

3. Economic goods - goods that possess physical property and the ability to satisfy a desire or need and have a monetary value attached

4. Economic services - activities that have an ability to satisfy a desire or need, have a monetary value, but have no physical property in themselves

5. Free goods - those things found in nature in abundant quantity, easily accessible without monetary cost

HO - 2B

VOCABULARY FOR ECONOMICS UNIT

Goods and Services Section

1. Capital goods and services (industrial goods & services) -

2. Consumer goods and services -

3. Economic goods -

4. Economic services -

5. Free goods -

VOCABULARY FOR ECONOMICS UNIT

Functions of Marketing Section

1. Marketing functions - the specialized activities involved in getting goods and services from producers to consumers

2. Marketing process - the process of coordinating the marketing functions under four main categories. Those categories are Planning, Pricing, Promotion and Distribution

3. Marketing concept - the philosophy or belief that a profit can be made when the decisions in the marketing process are based on the premise that consumer wants and needs must be met, that quality products and services should be offered, and that these products and services should be offered at fair prices

1048

VOCABULARY FOR ECONOMICS UNIT

Functions of Marketing Section

1. Marketing concept -

2. Marketing functions -

3. Marketing process -

VOCABULARY FOR ECONOMICS UNIT

1. National income - all income in US from all sources such as wages, profits, rent and interest

2. Union - banding together of labor to get strength in bargaining for common wage and non-wage benefits

3. American Federation of Labor (AF of L) - a leader in the field of unions in US, now a part of the best-known union - AFL/CIO

4. Congress of Industrial Organizations (CIO) - a leading union. A part of the best known union today - AFL/CIO

5. United Auto Workers (UAW) - persons in the auto or auto-related fields can be members of this union which is independent of federal affiliations

6. Productiveness - pertaining to land - it is the ability to produce revenue through rent, oil, farm products, etc.

7. Opportunity cost - if land can be used for two or more purposes, any time it is being used for one purpose, the economic cost of the present purpose is what it could have been used for otherwise

8. Profit - reward for taking the risk of doing business; the amount of money over all expenses incurred doing business

9. Economic profit - amount of profit over and above profits possible in the opportunity market

10. Accounting profit - same as profit

11. Occupational Safety and Health Administration (OSHA) - governmental organization to ensure and regulate worker safety

12. Supply - (market view) that which is offered for sale at a given time

13. Demand - (market view) that which is purchased or removed from the market at a given time

14. "L" graph/"O" pocket - a way to identify a regular graph using an "O" in the 90° angle of the graph, so that all coordinates can be called out with this as a reference point ("L" graph comes from the shape of the graph's outline)

15. Equilibrium - when both supply and demand are at the same price and quantity at a given time

16. Capitalism - an economy/government where ownership, business operation, and government is by individuals

17. Socialism - ownership by government of heavy equipment production, radio and television, transportation, and the larger retail organizations, with ownership by the individual in all production where it is considered to be of no major concern to the economy/government

18. Communism - private ownership is eliminated. In planning for production, a central committee does all the planning. This is done for a long period of time. (block of 5 years is common) This leads to great inflexibility where local firms and needs are concerned. The greatest problem here is that there is no way to quickly adjust to changing needs such as weather. In a large country, a failure of the wheat crop could be adjusted by another section substituting corn, maize, or another type of wheat for some crop that had been preplanned. But because a plan not patterned on need is "set" and cannot be changed quickly, results would or could lead to famine.

19. Intangible - cannot be physically touched but does exist

20. Liability - responsibility

21. Stocks - ownership in a corporation

22. Fixed expenses - expenses which continue regardless of the amount of production carried on

23. Variable expenses - expenses which increase and decrease with the amount of units produced

24. Dividends - income from stock investment

25. Double taxation - a corporation pays taxes (because a corporation is a being and conducts business in its own name, it is responsible for income taxes the same as any other person) and the individuals who receive the dividends are taxed again on this money: thus, the term double taxation.

26. Co-operation - coming together of individuals with common interests for common purposes by pooling resources - purchasing power, like products, etc. A co-op can exist in a buyer's or seller's market as the need requires.

27. Sub Chapter "S" (corporation) - this form of corporation does away with the double taxation of a general corporation while retaining the limited liabilities of the corporate form of organization

28. Proprietorship - business with one person as "sole" owner

29. Partnership - ownership by two or more persons

30. Corporation - owners do have to participate in running the business; proof of ownership is a stock certificate, and income from the investment comes in the form of dividends

HO - 4B

VOCABULARY FOR ECONOMICS UNIT

1. National income (NI) -
2. Union -
3. American Federation of Labor (AFL) -
4. Congress of Industrial Organizations (CIO) -
5. United Auto Workers (UAW) -
6. Productiveness -
7. Opportunity cost -
8. Profit -
9. Economic profit -
10. Accounting profit -
11. Occupational Safety and Health Administration (OSHA) -
12. Supply -
13. Demand -
14. L Graph/O pocket -
15. Equilibrium -
16. Capitalism -
17. Socialism -
18. Communism -
19. Intangible -
20. Liability -
21. Stocks -
22. Fixed expenses -
23. Variable expenses -
24. Dividends -

25. Double taxation -

26. Co-operation -

27. Sub Chapter "S" -

28. Proprietorship -

29. Partnership -

30. Corporation -

1054

VOCABULARY FOR ECONOMICS UNIT

Gross National Product Section

1. Business cycles - alternating periods of expansion and contraction in production, consumption, income and other economic activities
2. Constant dollars - measure of the value of goods and services in dollar amounts of a base year
3. Current dollars - measure of the value of goods and services in dollar amounts of the year in which they were produced
4. Disposable income - the amount of money people have after the payment of taxes
5. Gross national product (GNP) - the total value amount of final goods and services produced in a nation during a given period of time
6. National income - the income of the nation that comes from the production of goods and services
7. Net national product - the amount of goods and services produced after allowances for the replacement of lost, damaged, or worn capital goods (depreciation) have been subtracted
8. Personal income - the amount of money that people have prior to the payment of taxes
9. Real income - 1) the measure of income in constant dollars; 2) the measure of income in terms of what it can actually buy at the current moment

VOCABULARY FOR ECONOMICS UNIT

Gross National Product Section

1. Business cycles -

2. Constant dollars -

3. Current dollars -

4. Disposable income -

5. Gross national product (GNP) -

6. National income -

7. Net national product -

8. Personal income -

9. Real income -

VOCABULARY FOR ECONOMICS UNIT

International Trade Section

1. Balance of payments - an annual financial accounting of all the business transactions that occur between one nation and another
2. Balance of trade - the relationship between imports and exports of goods and services of a given nation
3. Duty - a tax on goods brought into a country from a foreign country, usually associated with foreign travel
4. Rate of exchange - the conversion value of money from one country to money from another country
5. Tariff - tax on goods and services imported into a country

1057

VOCABULARY FOR ECONOMICS UNIT

International Trade Section

1. Balance of payments -

2. Balance of trade -

3. Duty -

4. Rate of exchange -

5. Tariff -

LABOR

There were many attempts to organize labor in the late 1700's and 1800's. The best known was the Knights of Labor which began as a secret society and grew to a membership of over 600,000. The movement worked for the 8-hour day and abolition of child labor, using boycotts, strikes, and bargaining. The decline of this organization was due to the conflict over political reforms.

Branching from the Knights of Labor was the American Federation of Labor. When the Knights of Labor became apolitical, Samuel Gompers and friends broke away to form today's AFL. As all unions, AFL has a history of violence. The AFL was formed along craft lines. If you were a weaver, you were in a craft union with all weavers. This craft was one of many within the parent union. Gompers served as president until his death in 1924. By this time, the union was mature enough to withstand the change.

The Congress of Industrial Organizations was another branching. A struggle took place within the AFL because of a disagreement between those who believed in craft organization and industrial organization. In 1938 the industrial believers were expelled from the AFL, giving birth to the CIO. The CIO was a direct result of mass production - a union to fit the needs of our world of mass production.

As strong feelings of the old leadership died out, the two most powerful unions merged into today's AFL/CIO.

The Teamsters Union was organized in 1899 and grew rapidly until it became the largest in the U. S. It was a part of the CIO and entered as a part of the union of AFL/CIO. It was expelled in 1957 because of disagreement among leadership. Perhaps the most notorious leader was James Hoffa, who became a household word by going to jail and later disappearing (kidnapped-murdered-no proof available).

The United Auto Workers became an independent union in 1968 when they broke with the AFL/CIO. The UAW remains a very strong and important independent union today because of the importance of the auto to the American economy.

SUPPLY

Individual supply of a good that is offered on a market signifies the quantities of the good that an individual stands ready to sell at various prices. To determine the total supply that any individual might offer to sell, it would be necessary to know exactly how much he would sell at all possible prices. If water were very scarce and one possessed a limited supply, he might be induced to sell a few gallons at a certain price. If the price offered were higher, he might sell an additional quantity; and at a still higher price, he might be willing to sell even more. But if his life depended upon his retaining a minimum supply for his own use, he would not part with all of the remainder at any price.

This example illustrates the point that individual supply, which is contributed to the total market supply, consists only of the portion of an individual's stock that he can be induced to sell at various prices.

The addition of all the individual supplies will make a market supply.

DEMAND

Demand implies something more than need or desire. Of course, the individual must feel a need for the services that a good can provide before he will consider ways and means of procuring the good. In addition, however, he must possess purchasing power if he is to translate his feeling of need into action. You may have a strong desire for a new Sting Ray; but, unless you have the cash to pay for it, or the ability to buy on credit, your desire will have no influence on the market. Individual demand, either as a price influence or as a determinant of what and how much to produce, therefore, implies a desire or personal need, plus some purchasing power. It signifies the quantity of a good that an individual stands ready to buy at each price at a particular time. When speaking of marketing as a whole, it signifies the quantity of a good that all the people stand ready to buy at each price at a particular time.

REAL INCOME

Year's income
pay raise

Next year's income

However:

Price rise of 12%

to keep the same standard of living you would have to earn__________

Therefore,

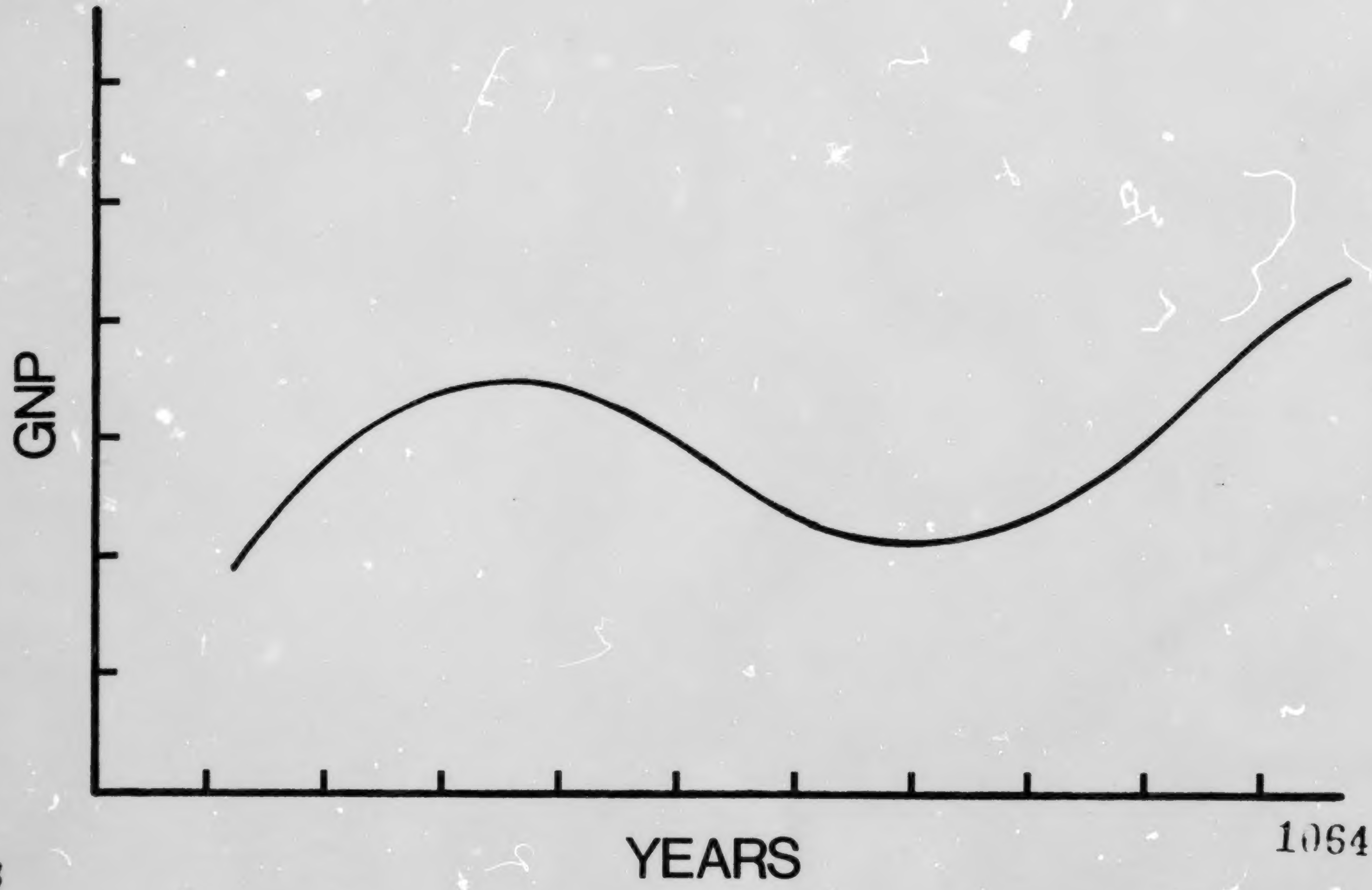
Your real income is not________but has__________by $_________or___%

Current dollar income $__________

Constant dollar income or real income $__________

HO-14

BUSINESS CYCLES



ECON 77

CAPITALISM

The social philosophy from which the doctrines of capitalism emerged was individualism - the goal of society should be the greatest good or happiness of the greatest number of people (individuals). This can come about when individuals are allowed the greatest possible degree of freedom with a bare minimum of governmental control. Acceptance of this idea naturally led to the rights of private property and to the adoption of the practices of free enterprise and of a free market.

The basic institution of capitalism is that of private property. Associated with or resulting from the practice of private property are the customary practices of inheritance of private property, freedom of individual initiative in economic activities, competition in the production and sale of goods and services, and the quest for profit as the motive for production.

Individualism and the idea of laissez-faire were accepted with enthusiasm by the people in the United States, although the practice of absolute non-interference by government in business was never entirely realized. As a result, for more than a century economic life in this country was characterized by fewer restrictions on individual choices and activities than existed in any other major nation.

In the late 1800's, there developed a noticeable tendency for the people to impose more and more governmental controls over business. In addition, people in capitalistic countries are inclined to invoke the power of government to solve certain economic problems that formerly were regarded as being wholly of a personal nature. Those things which were once provided by the family unit, sometimes composed of five generations living under a single roof, were shifted to the government. This happened as a result of the great mobility of the population. Where once a family maintained the same residence, business, or farm for many generations, today members of a single family unit can be found in three, four, or more counties/states. This change left the aged to care for themselves; people fell ill without any family members to care for them; and others found themselves unemployed without the security of the "old" family farm or business, etc., to fall back on. These needs had to be met by someone or something; therefore, the government (the people) decided (or accepted) that some of these needs could best be met by a central agency; thereby, today's governmental role was established. We have what would be considered a mix of the "old" capitalism and "new" government intervention - we hope we have the best elements of both preserved for the way of life that is best for all. Thus, we have the mark of evolution.

SOCIALISM

Socialism, as an organized system, is that form of social order in which the chief instruments of production and communication - factories, banks, transportation, radio, television, and newspapers - are owned by society as a whole, and are operated to produce goods under the direction of the state (that is, government) rather than under the direction of private individuals and groups, as is the case under capitalism.

Home of laissez-faire capitalism, Great Britain moved to socialism in the 1940's. British socialism aims at the socialization of industry and the land, a planned economy, and the control of the distribution of the national income. But it differs from the Russian or Marxian brand in that it attempts to preserve what are regarded as personal and political freedoms of the individual. England turned to socialism as a direct result of the influence of the Labor Party after WW II. By 1951 many of the major industries had been nationalized. In each case, as an industry or business was taken over by the government, the owners were reimbursed according to a fair valuation of the property. This is in marked contrast to the teachings and practices of Marxian socialism which, in a purer form, is called communism.

COMMUNISM

Communism is that radical socialist doctrine which was founded by Karl Marx and developed by Nikolai Lenin. The declared ultimate objectives of communism are the establishment of a classless society and the elimination of the state as a means of social control. All things were to be held in "common" by all and the wealth was to be shared by all in accordance to need.

The difference between other types of socialism and communistic socialism is restricted to methods of abolishing capitalism, methods of distributing the national income, and the function of the government. As a rule, communists accept Marx's teaching that aggressive and violent methods must be used to overthrow capitalism and to establish "dictatorship by the working class." Most socialists believe that democratic means may be used for replacing capitalism and that democracy in government is possible. Ultimately, communists would distribute all consumer goods according to need, and people would work according to ability. Wage differentials would play a minor role in the apportionment of the national income. This has been an ideal which, due to the human element, has proven impossible. The individual drive lends itself better to capitalism. Thus, it is predicted by this author that countries under communistic rule will evolve toward capitalism due to this individual drive.

ORGANIZATION FOR PRODUCTION

The production of goods and services involves more than the application of labor to materials or the performance of a service. In any economy, production also requires the performance of the four general functions: (1) deciding what, where, when and how much to produce; (2) providing and assembling the factors of production; (3) managing productive processes; and (4) assuming the financial risks that are inevitably involved in any type of production where goods are intended for future use.

Wheat as an example

Wheat will not be produced for the market unless and until individual farmers decide when, where, and how much wheat they will plant. Planting and harvesting the crop require that labor and capital be assembled, organized and directed. There is uncertainty as to whether the crop will be damaged or destroyed by pests or unfavorable weather. Even after the crop has been harvested, there may be uncertainty as to whether the selling price will be high enough to yield a profit. What is true of a crop of wheat is equally true of other kinds of production.

Production may be organized and carried on by private individuals or groups on their own initiative, or it may be done by the people as a whole through the instrumentality of government, as in the cases of the post office system, the public schools, or the public highways. Characteristically, in our economic system, however, production is for profit and is carried on under one of the three common types of private business ownership and control: the proprietorship, partnership, or corporation.

In addition, we have the cooperative form of marketing, producing and buying. This type of organization does not have profit as its leading motive, but profit still exists as a driving force. The main interest in this form of organization is service to a select interest or group. The group does not derive the profit, but the individuals of the group will receive the profit or advantage.

TRANSPARENCY MASTERS
FOR
ECONOMICS UNIT

ECON
TM-0

ALFRED

SAYS

STICK YOUR

NECK OUT

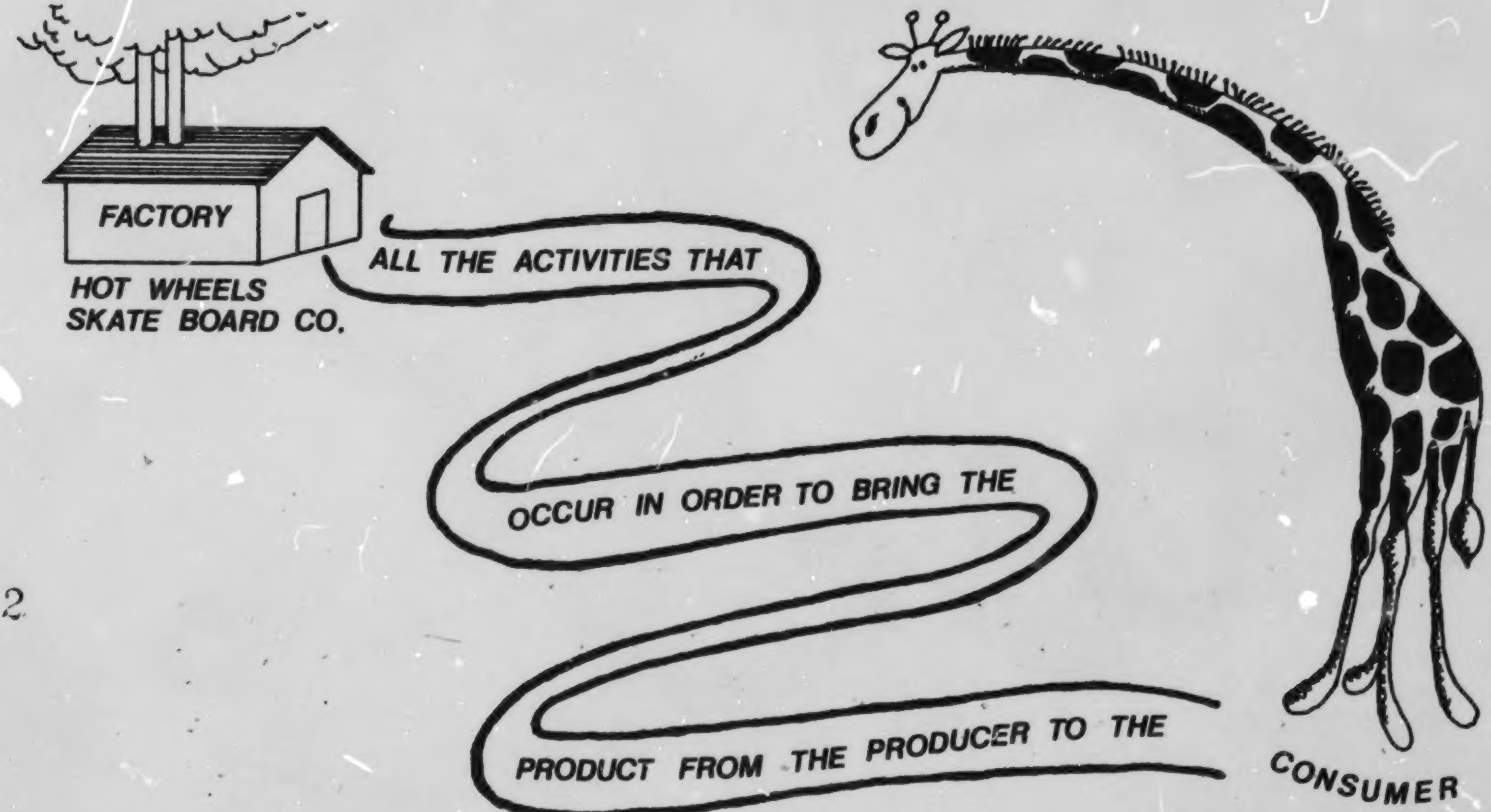
YOU MIGHT LEARN SOMETHING

SCIENTIFIC METHOD

1. Making A Statement
2. Gathering Related Facts
3. Drawing A Conclusion From The Facts
4. Testing The Conclusion

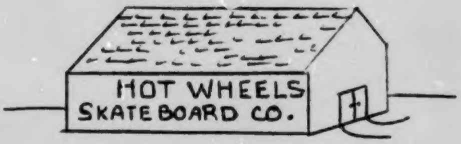
ECON
TM-2

MARKETING


FACTORY
HOT WHEELS
SKATE BOARD CO.

ALL THE ACTIVITIES THAT OCCUR IN ORDER TO BRING THE PRODUCT FROM THE PRODUCER TO THE CONSUMER

MANY OF THE MARKETING FUNCTIONS OCCUR BETWEEN


HOT WHEELS
SKATEBOARD CO.

INDUSTRIAL CONSUMER

AND

HIS SUPPLIERS

Acme
Ballbearing Co.

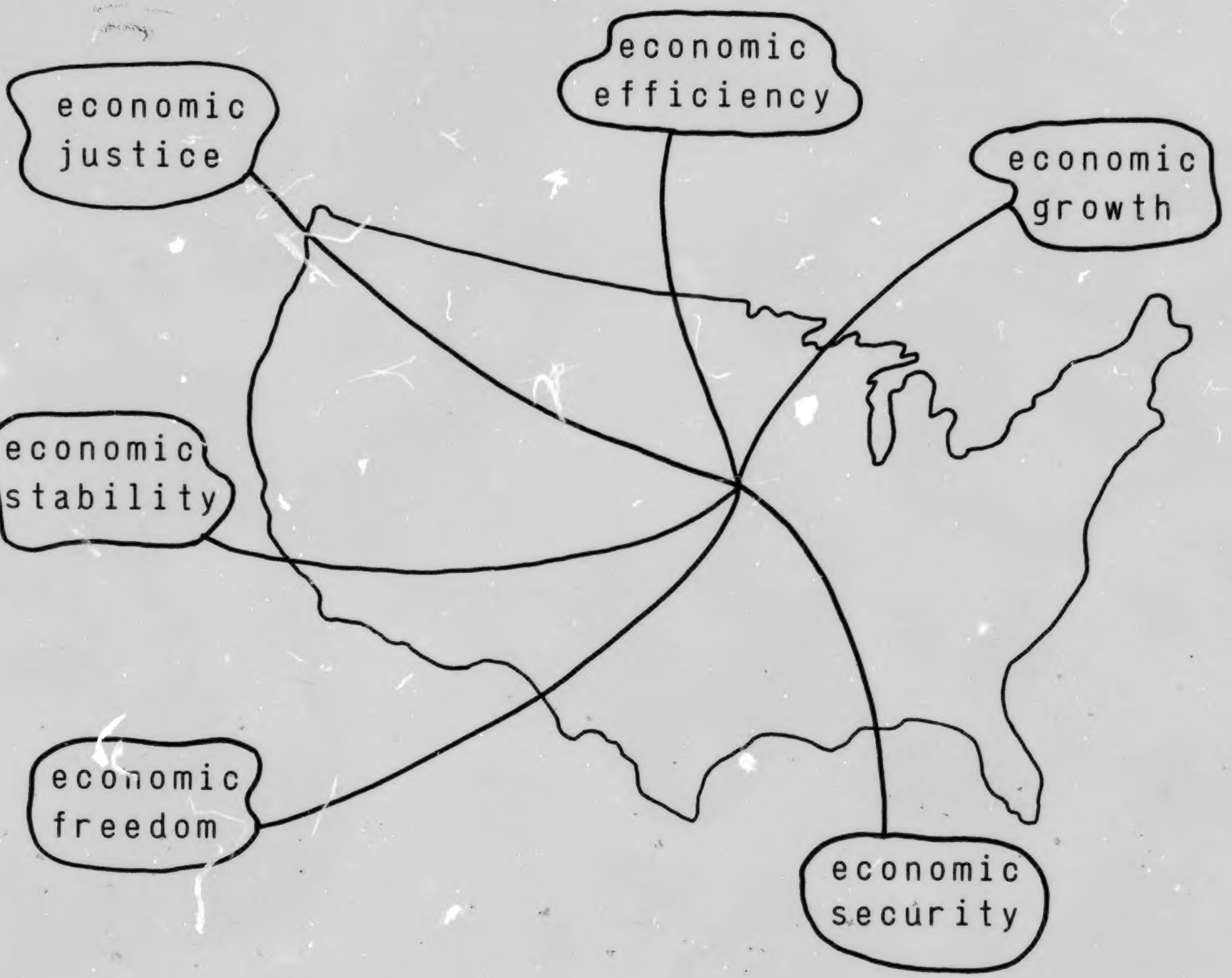
Hard as Nails
Plastic Co.

U-Need-Us
Uniform
Service

other
suppliers

ECONOMIC GOALS OF THE UNITED STATES

ECON TM-4



economic justice

economic efficiency

economic growth

economic stability

economic freedom

economic security

ECON
TM-5

ECONOMIC EFFICIENCY

The use of our limited resources
in the
best
and
most efficient
manner

1977

ECON
TM-6

ECONOMIC GROWTH

Increased production of goods and services

Slow Steady rise greater than the increase in population

ECONOMIC SECURITY

Provisions made by both
Private and Public sectors for:

1. care of the less fortunate
2. care of the aged
3. job security
4. unemployment insurance
5. national disaster assistance
6. other social needs

ECONOMIC FREEDOM

1. Freedom to own your own business

2. Freedom to choose your own career

3. Freedom to choose for whom you will work

4. Freedom to manage your own money
    a. as an individual
    b. as a business

5. Freedom to compete for the sale or purchase of goods and services

ECONOMIC STABILITY

Orderly change within

1. Government
    a. Shifts in political power and direction
    b. Local, state, national elections

2. Business
    a. Transfer of ownership
    b. Changes in management

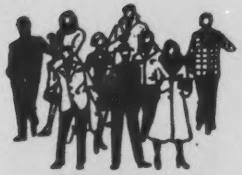
3. Freedom from dramatic "booms" and "busts"

ECONOMIC JUSTICE

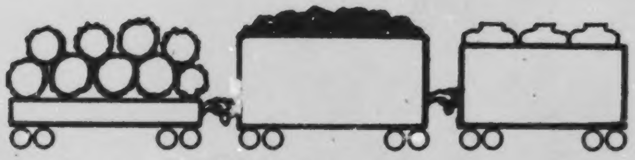
1. Opportunity to make the most of your own talents regardless of race, creed, religious affiliation
2. Equal pay for equal work
3. Fair treatment by business
4. Limited government control

ECON
TM-11

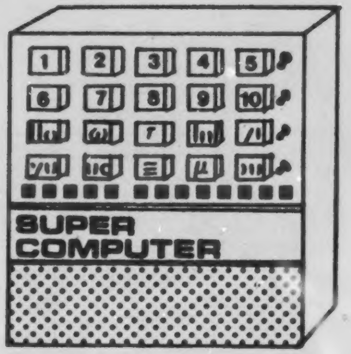
• UNLIMITED INDUSTRIAL WANTS



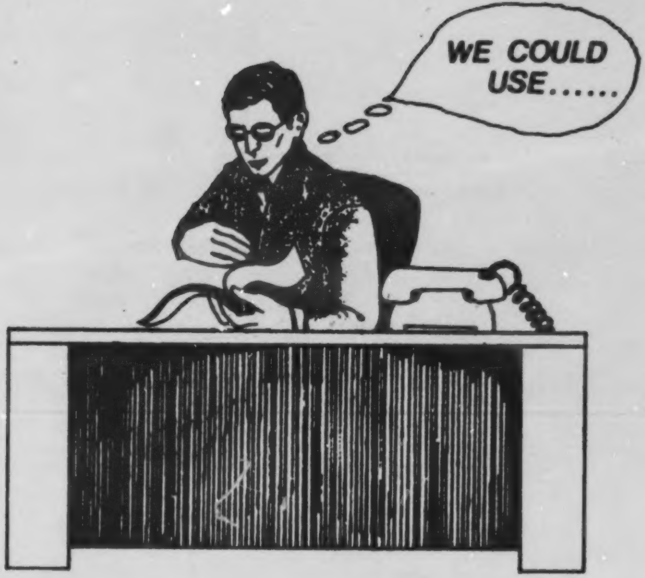
RELIABLE
- UNLIMITED
WORK FORCE

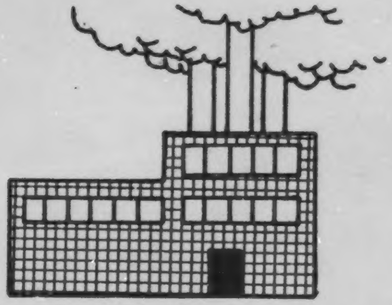


- UNLIMITED
RAW MATERIALS


SUPER COMPUTER

- MODERN
EQUIPMENT


WE COULD USE......



- MODERN
FACTORY

1083

1084

ECON
TM-12

MASLOW'S HIERARCHY OF NEEDS

SELF - ACTUALIZATION

Satisfaction with yourself

SELF - ESTEEM

1. Respect of others
2. Knowledge
3. Understanding what you know
4. Beauty

AFFECTION AND LOVE

1. Family and friends
2. Peer groups

SAFETY

1. Injury
2. Death

PHYSIOLOGICAL

1. Food
2. Clothing
3. Shelter

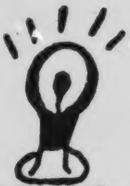
CHARACTERISTICS OF GOODS AND SERVICES

ECONOMIC GOODS

1. TANGIBLE OBJECTS
2. SATISFIES A NEED OR DESIRE
3. HAS A DOLLAR OR MONETARY VALUE

POP
TOP
COLA

GAS

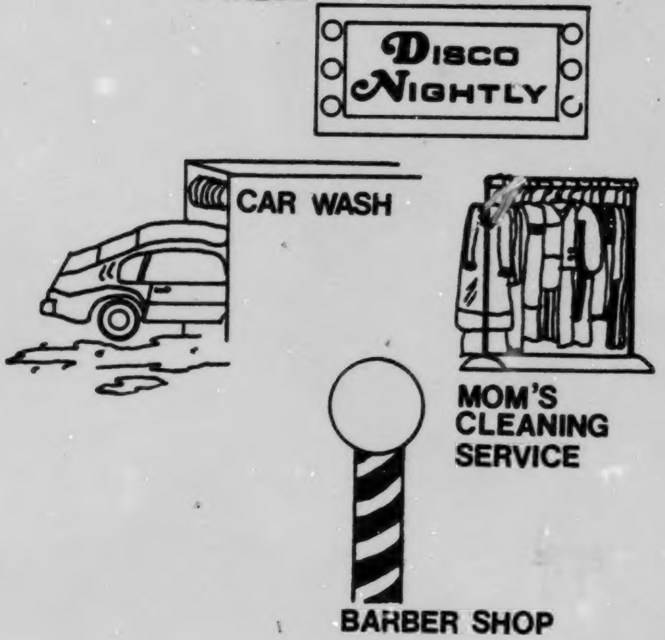


ELECTRIC
COMPANY

CLOTHES

ECONOMIC SERVICES

1. INTANGIBLE - NO PHYSICAL PROPERTY
2. SATISFIES A NEED OR DESIRE
3. HAS DOLLAR OR MONETARY
4. VALUE


DISCO NIGHTLY
CAR WASH
MOM'S CLEANING SERVICE
BARBER SHOP

ECON
TM-13C

FREE GOODS

1. FOUND IN NATURE
2. ABUNDANT IN QUANTITY
3. AVAILABLE WITHOUT DOLLAR COST

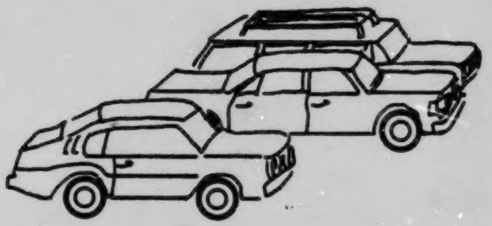
TYPES OF GOODS AND SERVICES

CONSUMER GOODS AND SERVICES
Used to satisfy wants and needs of the ultimate consumer

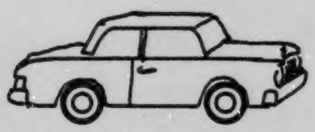
INDUSTRIAL OR CAPITAL GOODS AND SERVICES
Used in or to facilitate the production of other goods and services

John Smith plans to
purchase a car from...

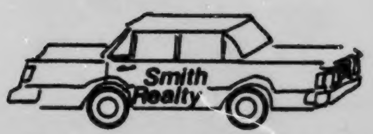
...TREW VALUE CAR LOT



Primary use of car determines type of good

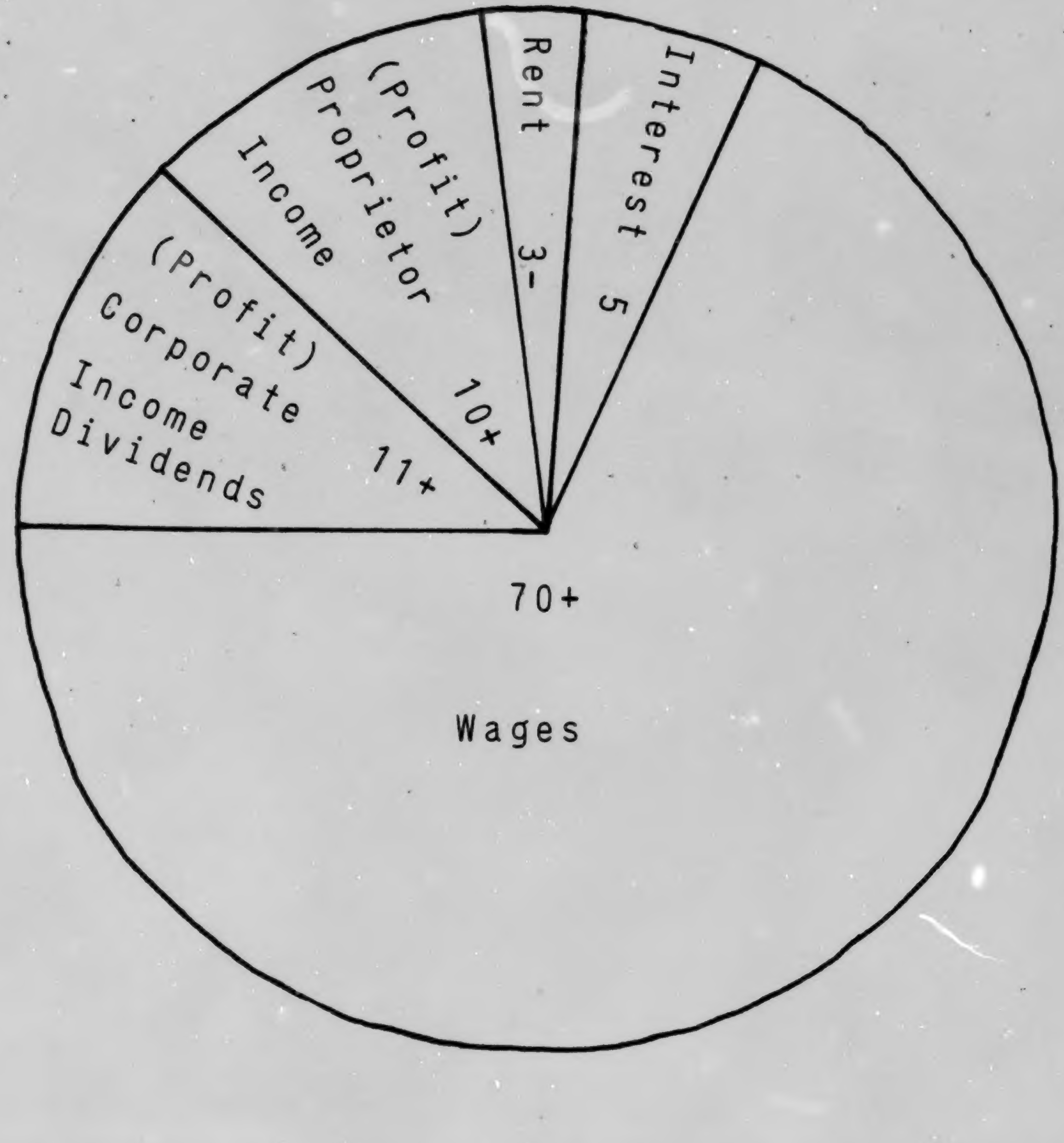


Family or Individual Car



For use in his Real
Estate Company

MY SLICE OF THE PIE



ECONOMIC PROFIT
VS.
ACCOUNTING PROFIT

(Wages vs. self employment)

Mr. Jones is a CPA working for himself. If he worked for the government he would receive a grade 12/13 with an annual income of $22,500.

Mr. Jones originally invested $100,000 in the business. At this time the market rate of interest on 6 month CD's is 12%.

Mr. Jones owns the building he is using as an office. It would rent for $410.00 per month with no more than a 2 month vacancy.

Include all the above expenses when figuring economic profit.

ECON TM-16

The following is an end of the year report on Mr. Jones business for the year of 1980.

JAMES JONES (Accounting Profits)

Services		$111,000.00
Cost of materials directly related		60,000.00
Gross profits on services		$ 51,000.00
Operating expenses		
Wages	$2,000.00	
Salary	5,000.00	
Insurance	4,000.00	
Misc	1,000.00	
Expenses		12,000.00
Accounting profits		$ 39,000.00

What is the economic profit Mr. Jones has for the year 1980? Was this a profitable year? Why? Why not?

Note to Teacher: Answer to the question --use your overhead pencil and work it out at the bottom of TM - 15.

ECON
TM-16
K

Model Answer

OPPORTUNITY:

Wages possible if not working for himself:	$22,500.00
Interest on original capital which Mr. Jones had to use to establish his business:	12,000.00
Rent for building he is using for his business (two month not included because of vacancy rate):	4,100.00
Total Opportunity Cost:	$38,600.00

Economic profit would be:

Accounting Profits	$39,000.00
Less Opportunity Cost	38,600.00
Economic Profit	400.00

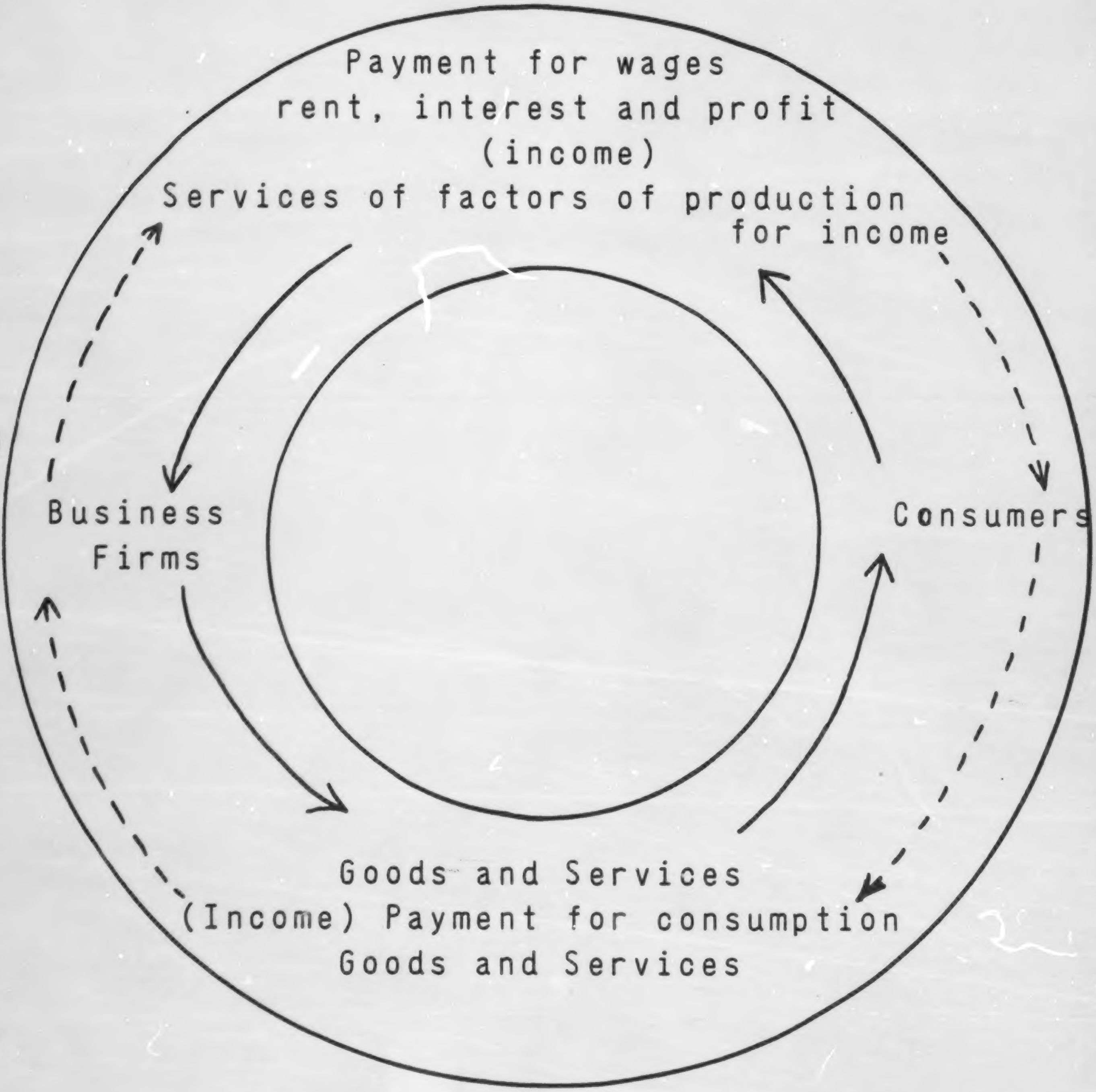
Was it a profitable year? Depends on what you personally want.

Yes, if you want to be working for yourself, establish your own hours, and have total freedom on what and when to work.

No, if you look at the amount of time that will be consumed in your own business which would not occur in a regular 40 hour government work week, and all the responsibility of using the money and building which you could otherwise let someone else worry about. Also, you must consider the possibility of failure.

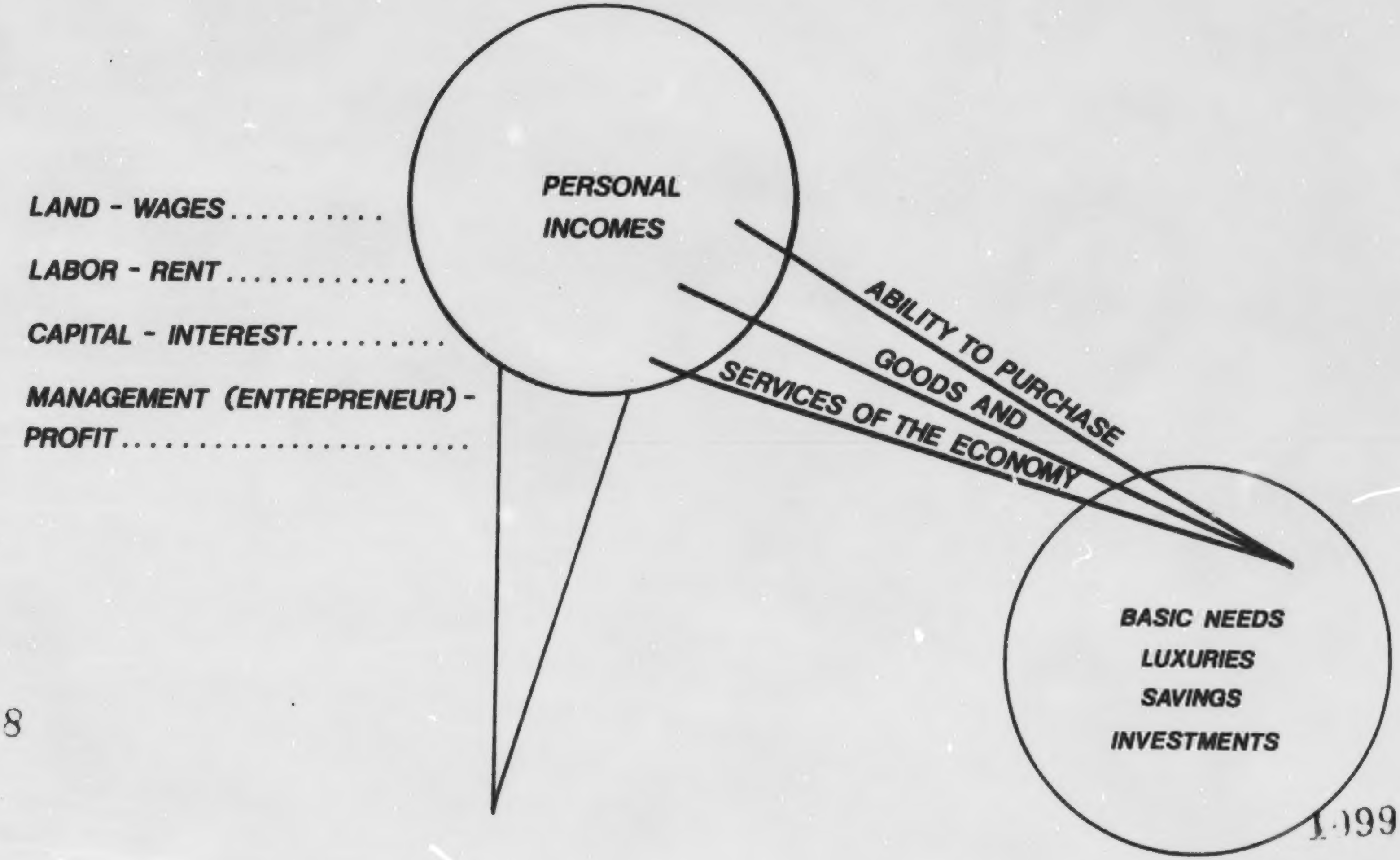
Since the difference is only $400 it would be hard to consider it a success but the growth possibilities would have to make the difference.

CIRCULAR FLOW OF INCOME, GOODS, AND SERVICES


Payment for wages
rent, interest and profit
(income)
Services of factors of production
for income
Business
Firms
Consumers
Goods and Services
(Income) Payment for consumption
Goods and Services

ECON
TM-18

FOUR FACTORS (INCOME BEARING) OF PRODUCTION AND TERMS GIVEN TO EACH FACTORS' PORTION OF NATIONAL INCOME



LAND - WAGES . . . .

LABOR - RENT . . . .

CAPITAL - INTEREST. . . . .

MANAGEMENT (ENTREPRENEUR) - PROFIT . . . .

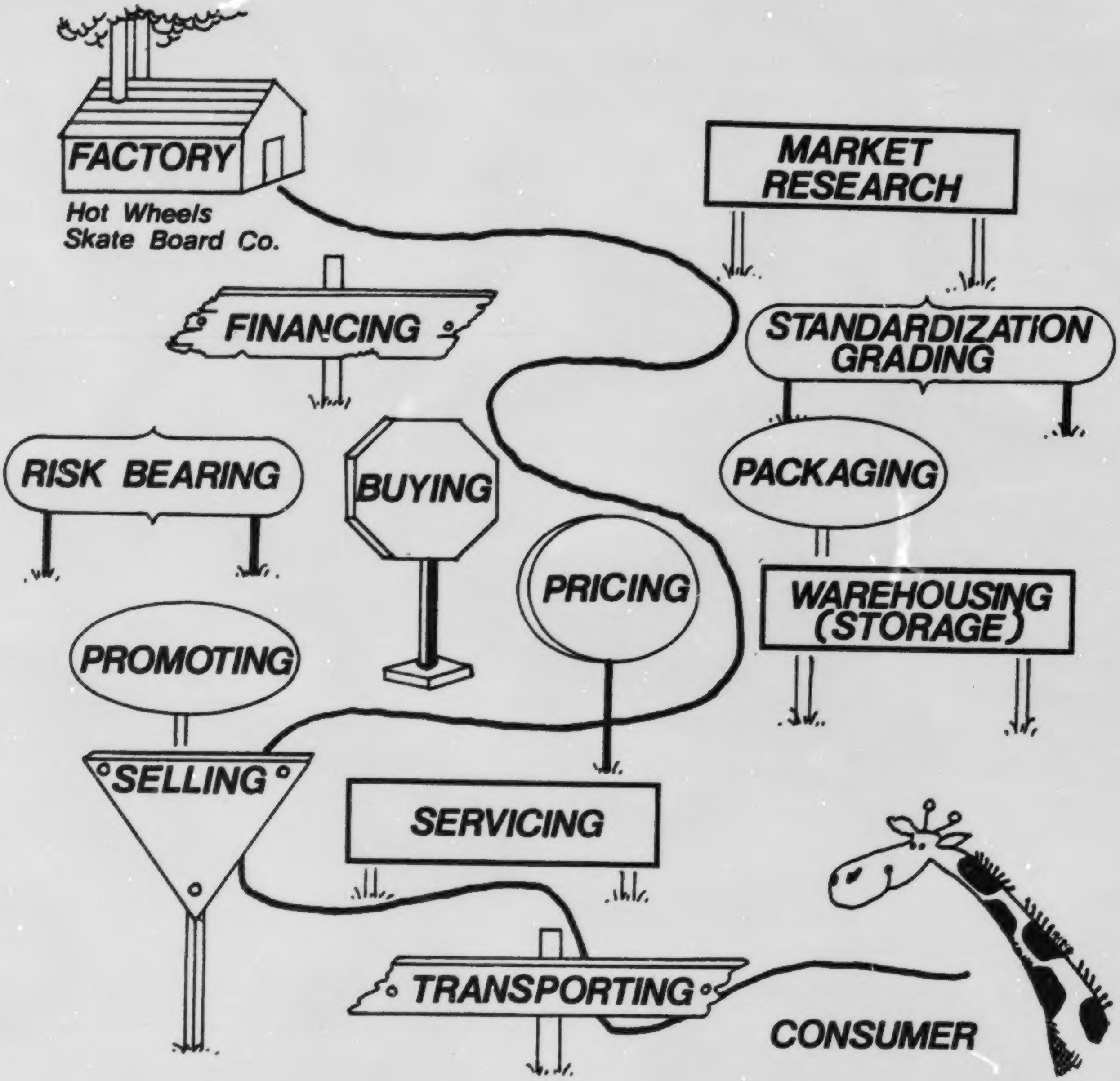
PERSONAL
INCOMES

ABILITY TO PURCHASE
GOODS AND
SERVICES OF THE ECONOMY

BASIC NEEDS
LUXURIES
SAVINGS
INVESTMENTS

FUNCTIONS OF MARKETING

Those specialized activities involved in getting goods and services from producers to customers


FACTORY
Hot Wheels Skate Board Co.
MARKET RESEARCH
FINANCING
STANDARDIZATION GRADING
RISK BEARING
BUYING
PACKAGING
PRICING
WAREHOUSING (STORAGE)
PROMOTING
SELLING
SERVICING
TRANSPORTING
CONSUMER

FINANCING

INDUSTRIAL CREDIT

1. Begin New Business
2. Research & Development
3. Maintaining Old Businesses
4. Expanding Old Businesses
5. Purchase of Stock

BANKS

SAVINGS & LOAN

FINANCE CO.

CONSUMER CREDIT

1. Use of a variety of charge plans
2. Use of Layaways
3. Provides a service to customers

RETAIL CHARGE

BANK CHARGE

INDUSTRY SPONSORED CREDIT CARDS

ALL PURPOSE CHARGES

LAY AWAY

MARKETING PROCESS

1. Planning
   a. Research
   b. Buying
   c. Financing
   d. Standardization
   e. Packaging
   f. Risk bearing

2. Pricing
   a. Pricing
   b. Risk bearing

3. Promoting
   a. Advertising
   b. Display
   c. Selling
   d. Servicing

4. Distribution
   a. Transporting
   b. Storing

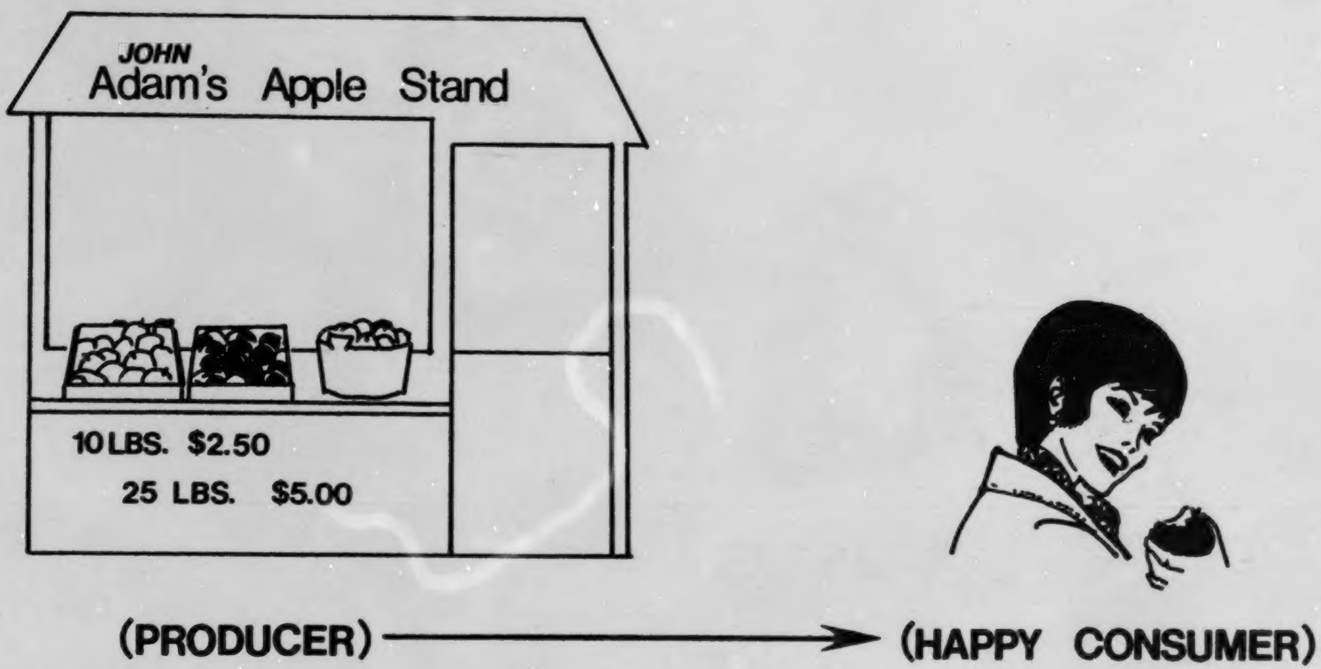
MARKETING CONCEPT

Philosophy or Belief

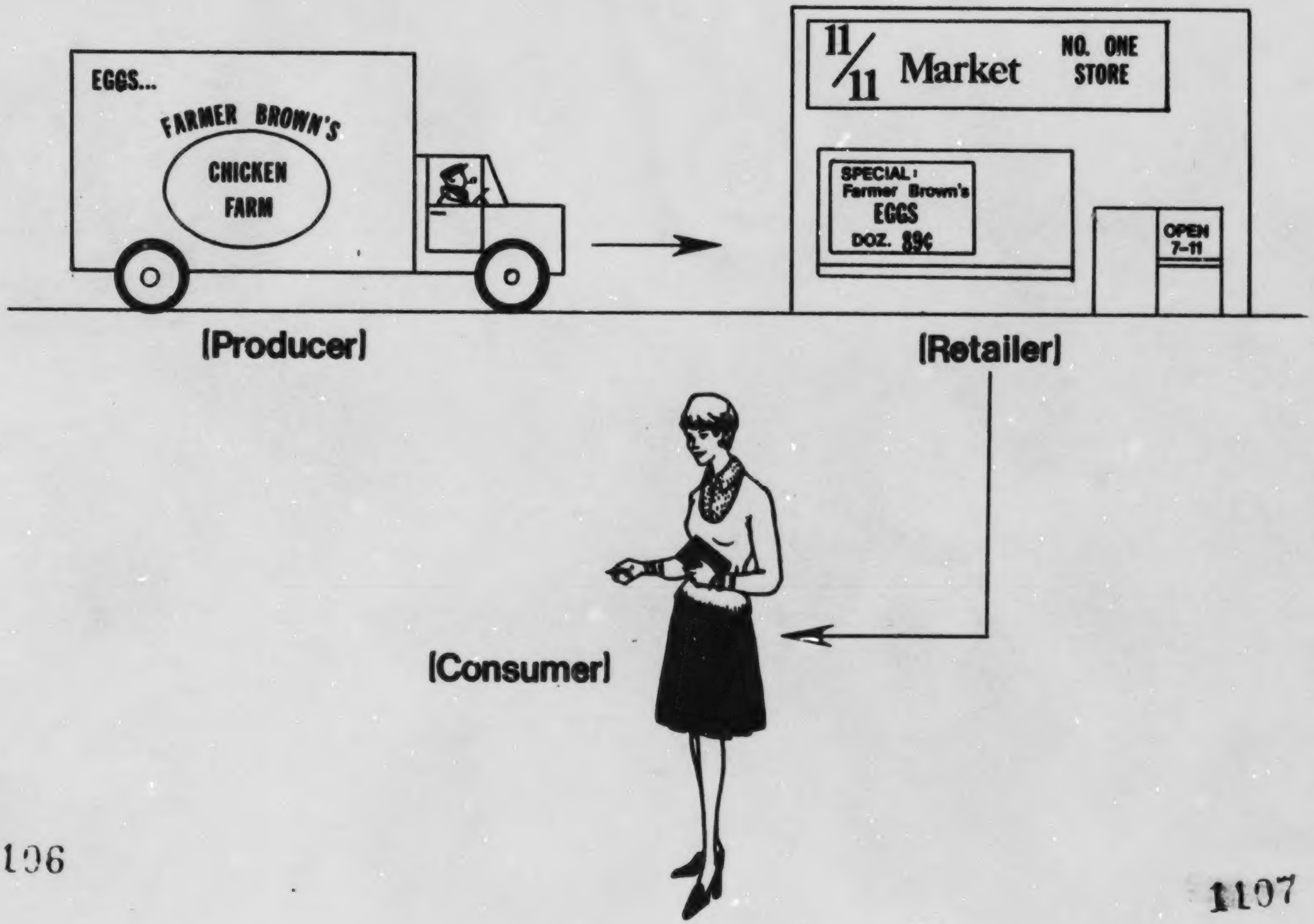
1. Customer Wants and Needs are the driving force in planning, promoting, pricing, and distribution.

2. Profit can best be achieved through:
    a. Quality products
    b. Fair prices

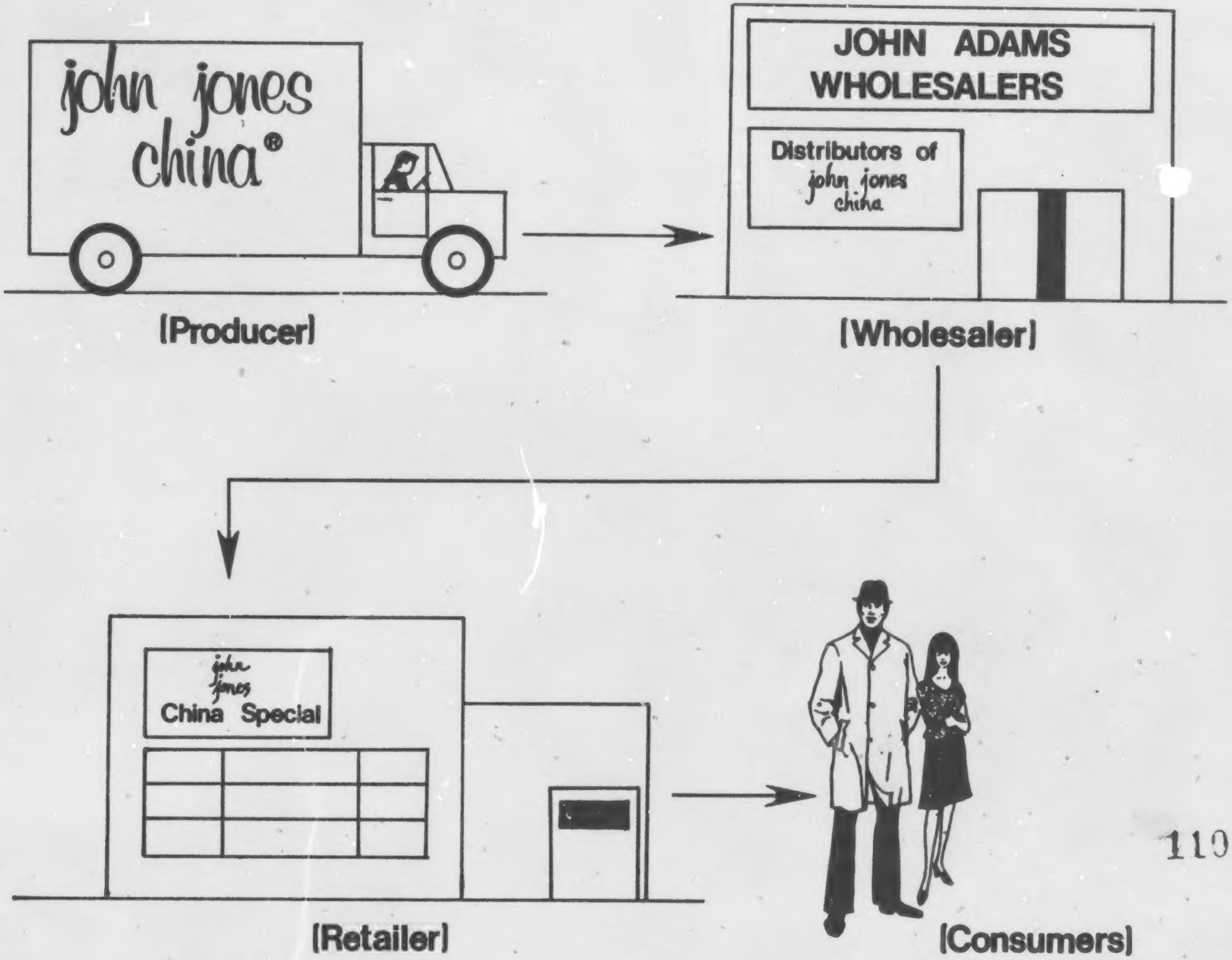
ECON
TM-23


JOHN
Adam's Apple Stand
10 LBS. $2.50
25 LBS. $5.00
(PRODUCER)
(HAPPY CONSUMER)

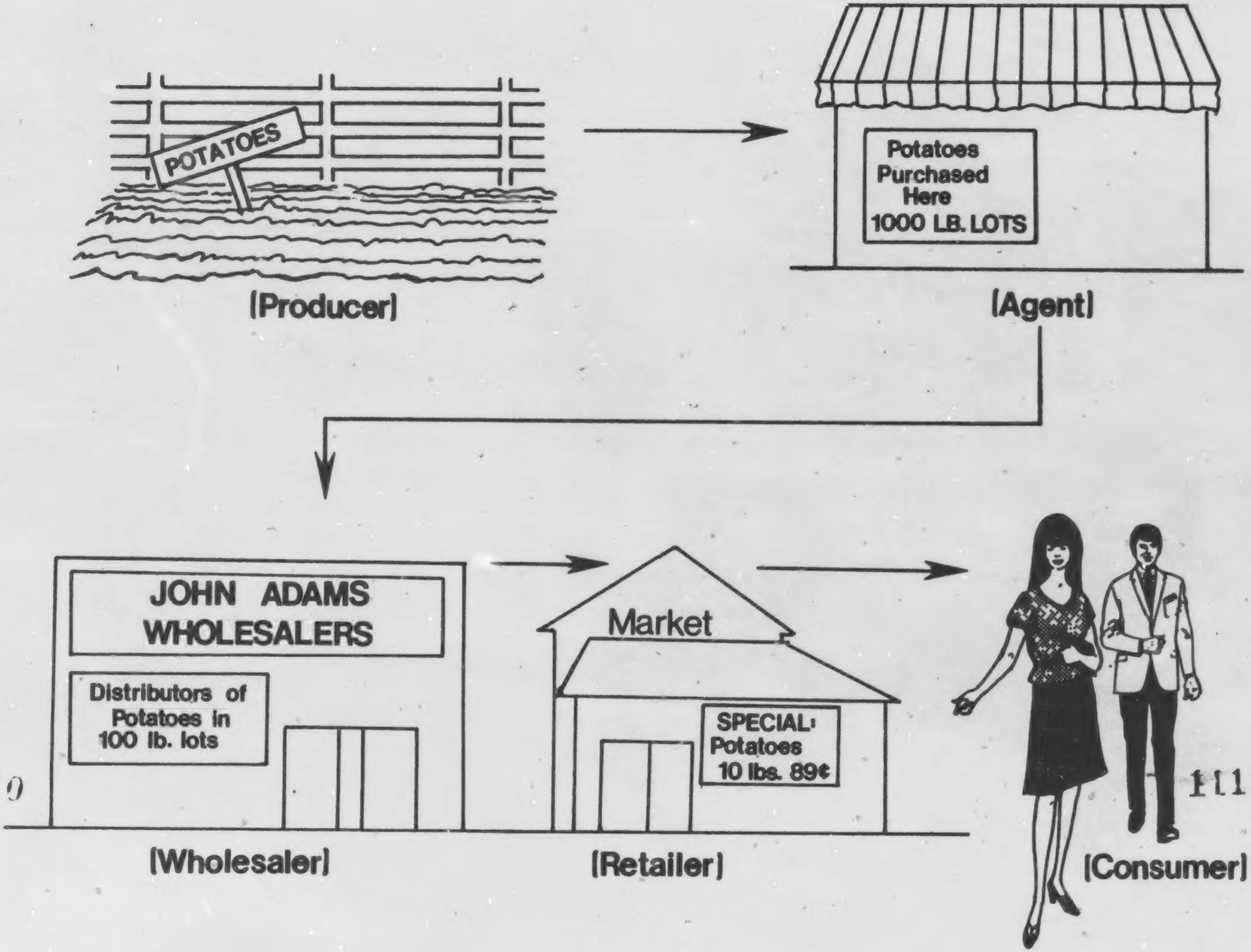
ECON
TM-24


EGGS...
FARMER BROWN'S
CHICKEN FARM
11/11 Market
NO. ONE STORE
SPECIAL:
Farmer Brown's
EGGS
DOZ. 89¢
OPEN 7-11
[Producer]
[Retailer]
[Consumer]

ECON
TM-25

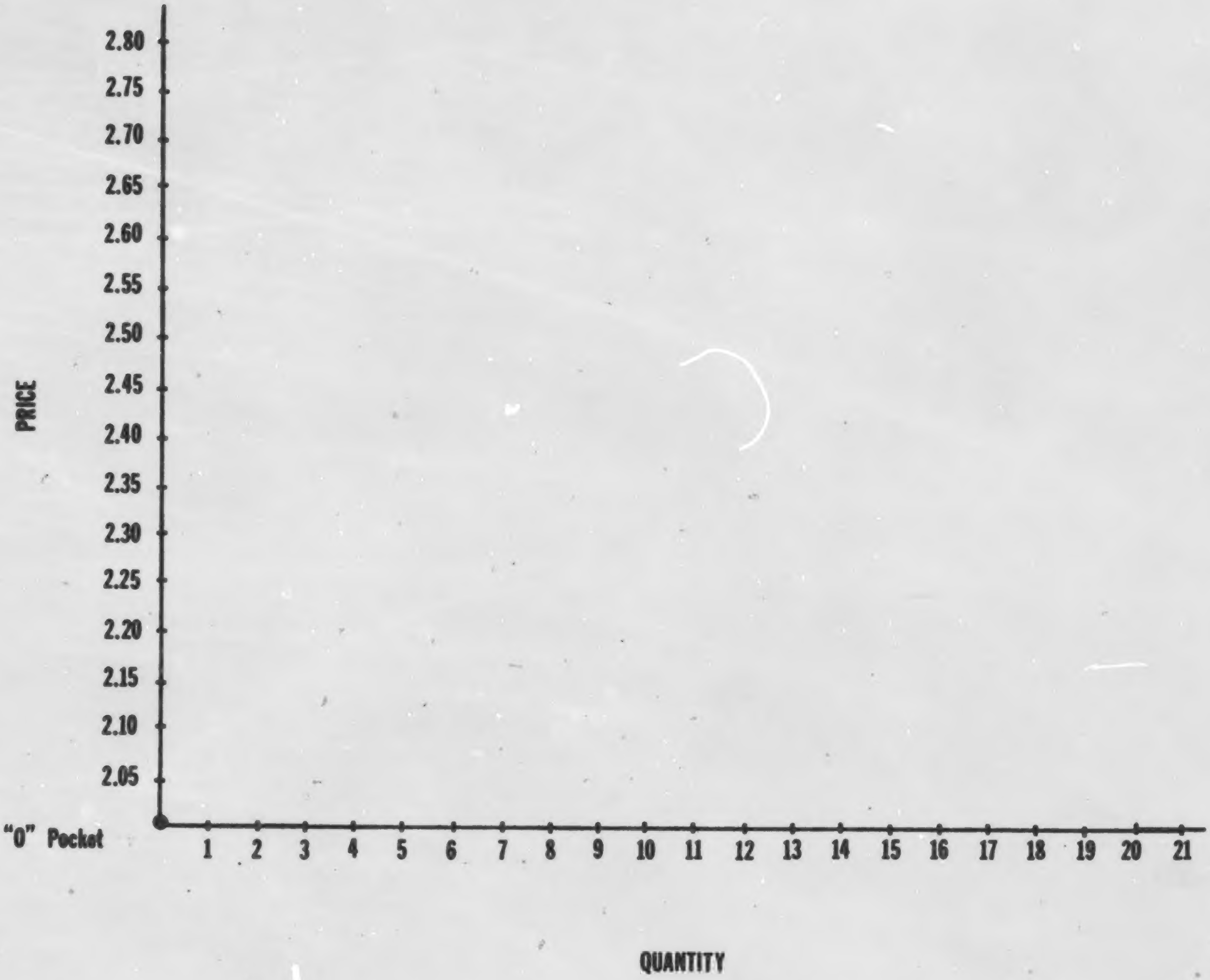

john jones china®
JOHN ADAMS WHOLESALERS
Distributors of john jones china
[Producer]
[Wholesaler]
john jones China Special
[Retailer]
[Consumers]

ECON
TM-26


POTATOES
(Producer)
Potatoes Purchased Here 1000 LB. LOTS
(Agent)
JOHN ADAMS WHOLESALERS
Distributors of Potatoes in 100 lb. lots
(Wholesaler)
Market
SPECIAL: Potatoes 10 lbs. 89¢
(Retailer)
(Consumer)

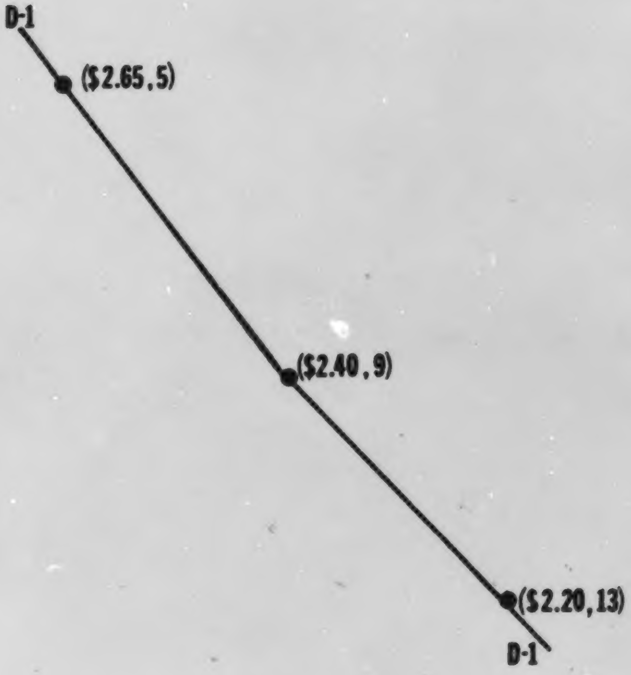
ECON
TM-27

"L" Graph



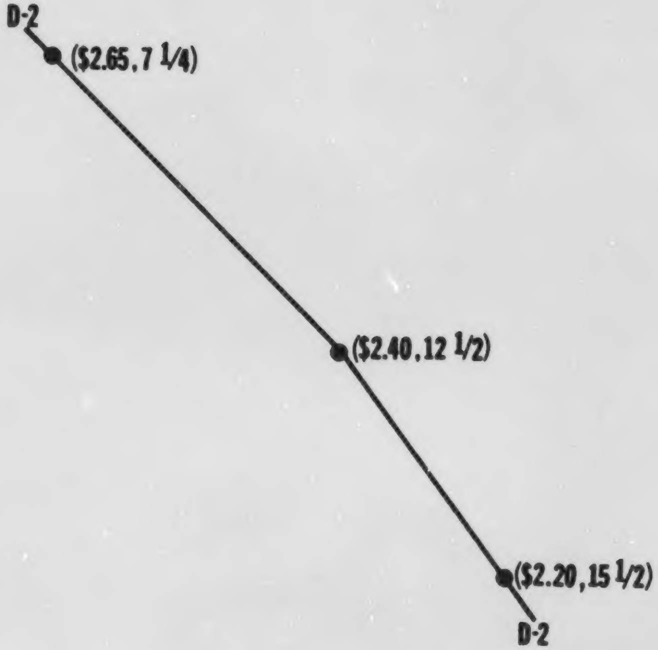
ECON
TM-28

ORIGINAL DEMAND LINE



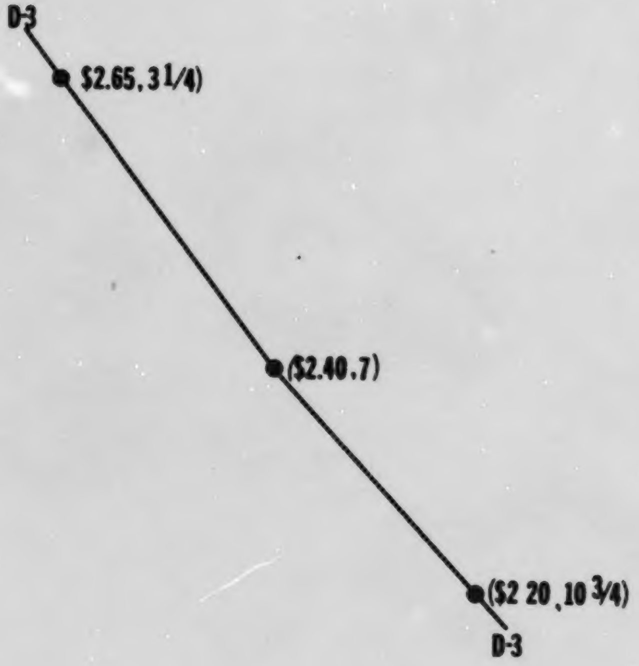
ECON
TM-29

DEMAND INCREASE AT ALL PRICES

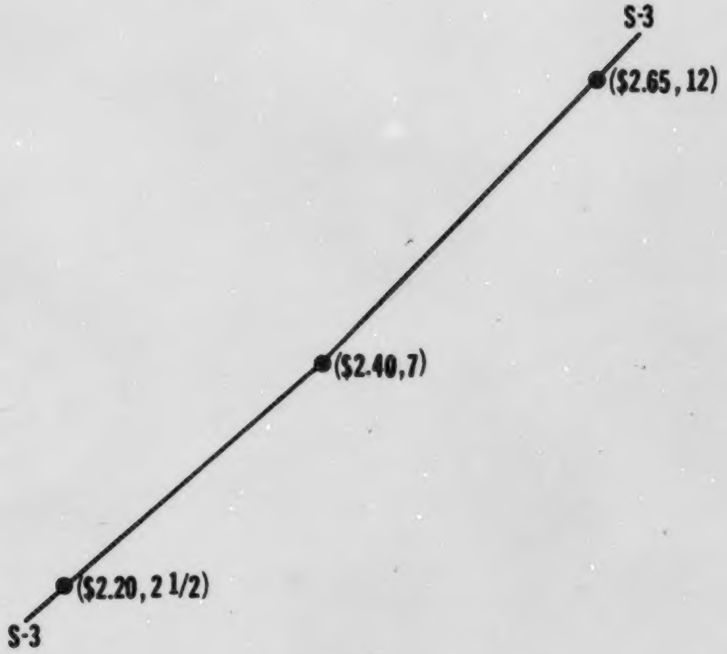


ECON
TM-30

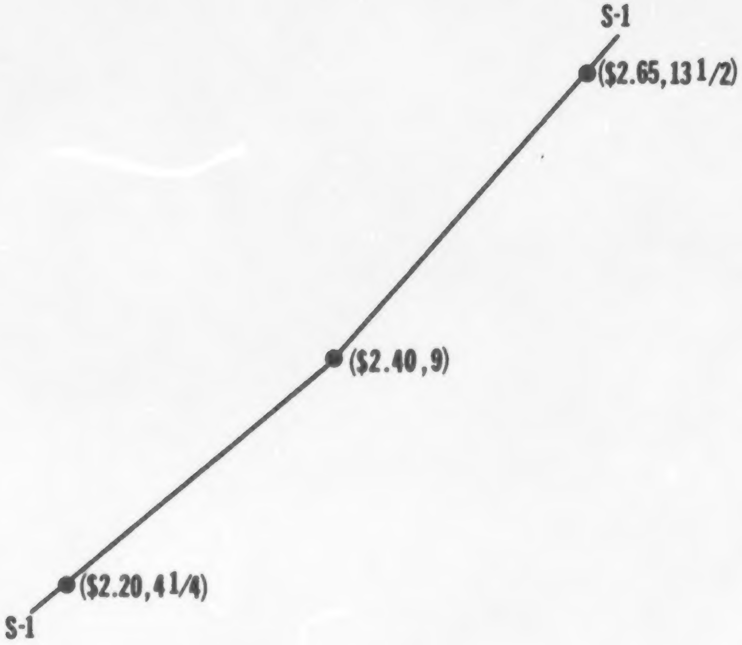
DEMAND DECREASE AT ALL PRICES



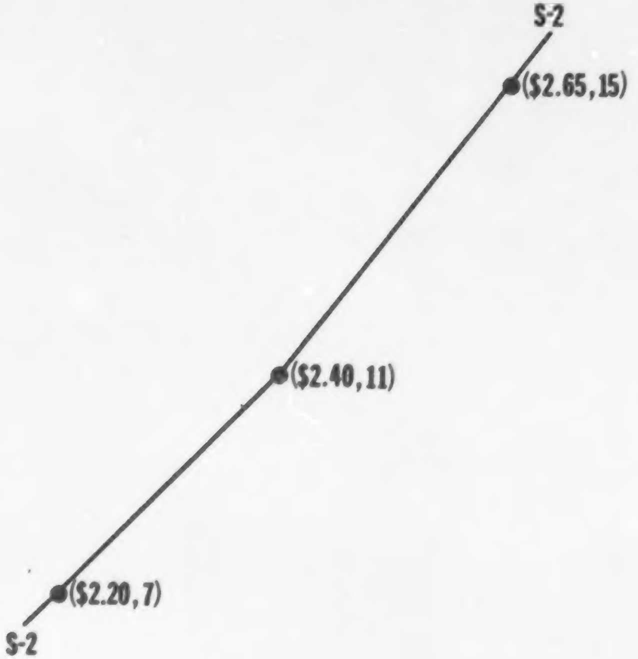
SUPPLY LINE DECREASE AT ALL PRICES



ORIGINAL SUPPLY LINE



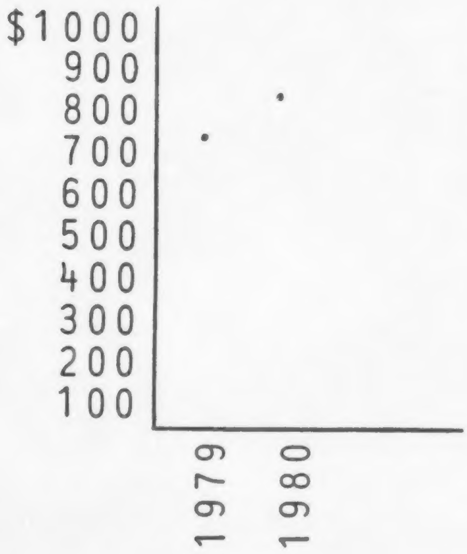
SUPPLY LINE INCREASE AT ALL PRICES



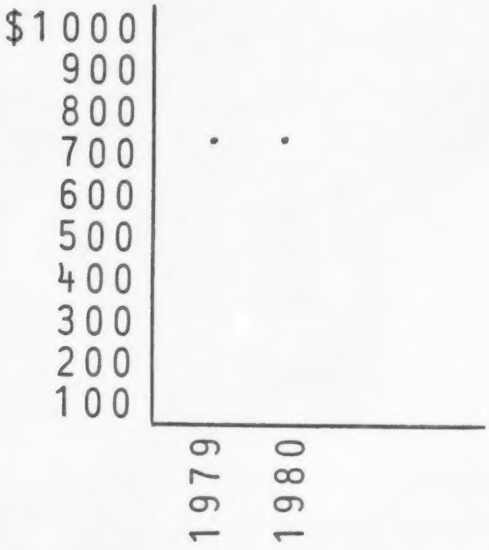
CURRENT AND CONSTANT DOLLARS

	PRODUCTION		value per unit		total value	
1979	100 bu. peach	x	$5.00	=	500.00	
	100 bu. pecan	x	2.95	=	295.00	
					795.00	GNP
1980	100 bu. peach	x	$5.50	=	550.00	
	100 bu. pecan	x	3.19	=	319.00	
					869.00	GNP

GNP IN
CURRENT DOLLARS



GNP IN
1979 CONSTANT DOLLARS



ECON
TM-35
&
HO-11

FOUR MEASURES OF GNP

1. Personal Consumption Expenditures

2. Gross Private Domestic Investment

Formula: Total Fixed Investment
Depreciation
+ Changes in Business Inventories
____
Gross Private Domestic Investment

3. Government Purchases of Goods and Services

4. Net Exports of Goods and Services

Formula: Exports
- Imports
____
Net Exports of Goods and Services

TOTAL PICTURE OF GNP

PERSONAL CONSUMPTION EXPENDITURES

GROSS PRIVATE DOMESTIC INVESTMENT

GOVERNMENT PURCHASES OF GOODS AND SERVICES

NET EXPORTS

(plus) + ____________________

GROSS NATIONAL PRODUCT

(less) - DEPRECIATION

____

NET NATIONAL PRODUCT

(less) - INDIRECT BUSINESS TAXES

____

NATIONAL INCOME

NATIONAL INCOME

(in Millions of Dollars)‡

#1	SALARIES, WAGES & SUPPLEMENTS	$1304516
	PROPRIETOR INCOME	116789
	CORPORATE PROFITS	167673
	RENT INCOME	25899
	NET: INTEREST	109455
	NATIONAL INCOME	$1724331*

#2	GROSS NATIONAL PRODUCT	$2127560
	less DEPRECIATION	- 216888
	NET NATIONAL PRODUCT	1910672
	less INDIRECT BUSINESS TAX	- 190538
	NATIONAL INCOME	$1724331*

‡ Source: 1980 World Almanac 1978 figures
* Columns may not add due to rounding

PERSONAL INCOME

(in Millions of Dollars)‡

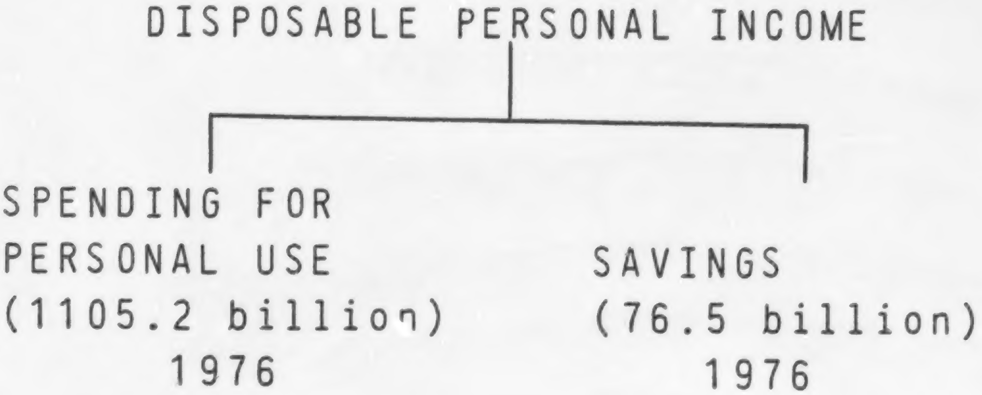
NATIONAL INCOME	1724331
less CORPORATE PROFITS & INVENTORY VALUATION	167673
NET INTEREST	109455
CONTRIBUTIONS FOR SOC. SEC.	164117
WAGE ACCRUALS LESS DISBURSEMENT	221
plus GVT. TRANSFER PAYMENT TO PERSONS	214935
PERSONAL INTEREST INCOME	163777
DIVIDENDS	47164
BUSINESS TRANSFER PAYMENTS	0158
PERSONAL INCOME	1717399*

‡ Source: 1980 World Almanac 1975 figures
* Columns may not add due to rounding

DISPOSABLE PERSONAL INCOME

(Billions of Dollars)

PERSONAL INCOME (1976)	$1375.3
less taxes (Soc. Sec., Income, etc.)	193.6
DISPOSABLE INCOME	$1181.7



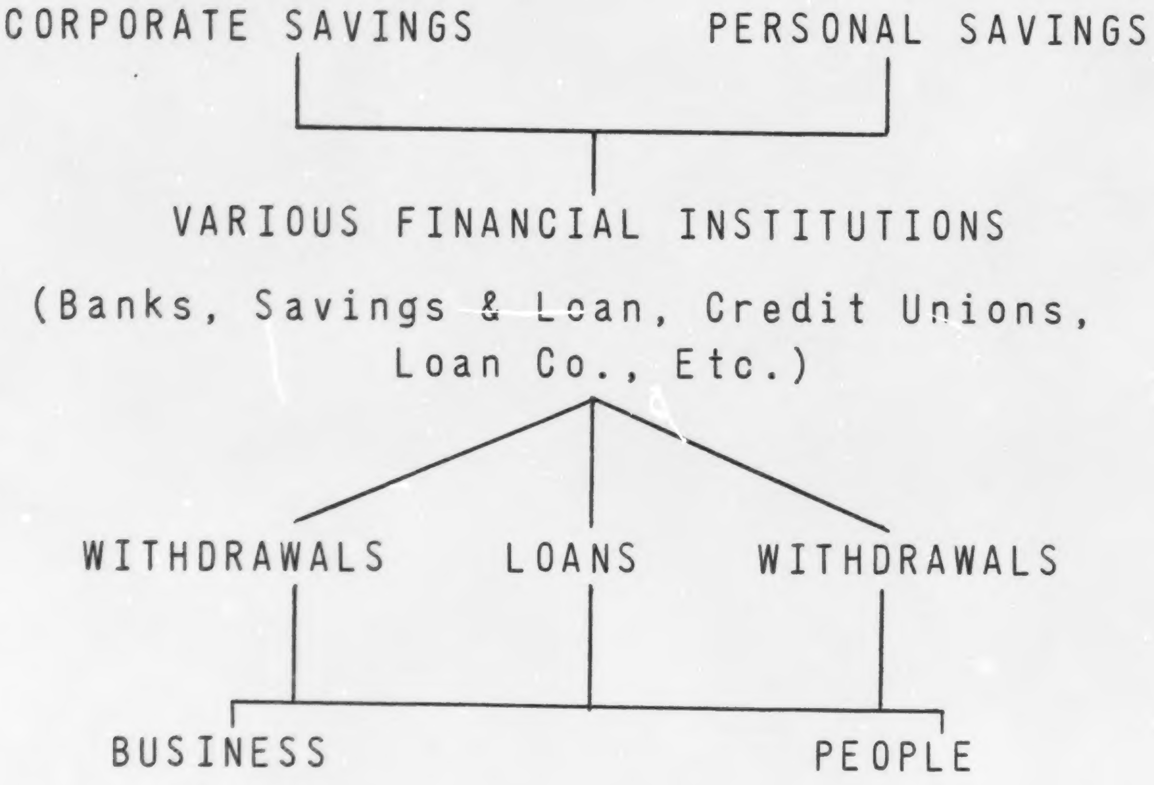
DISPOSABLE PERSONAL INCOME

SPENDING FOR
PERSONAL USE
(1105.2 billion)
1976

SAVINGS
(76.5 billion)
1976

ECON
TM-40

GROSS PRIVATE DOMESTIC INVESTMENT



CORPORATE SAVINGS

PERSONAL SAVINGS

VARIOUS FINANCIAL INSTITUTIONS

(Banks, Savings & Loan, Credit Unions, Loan Co., Etc.)

WITHDRAWALS

LOANS

WITHDRAWALS

BUSINESS

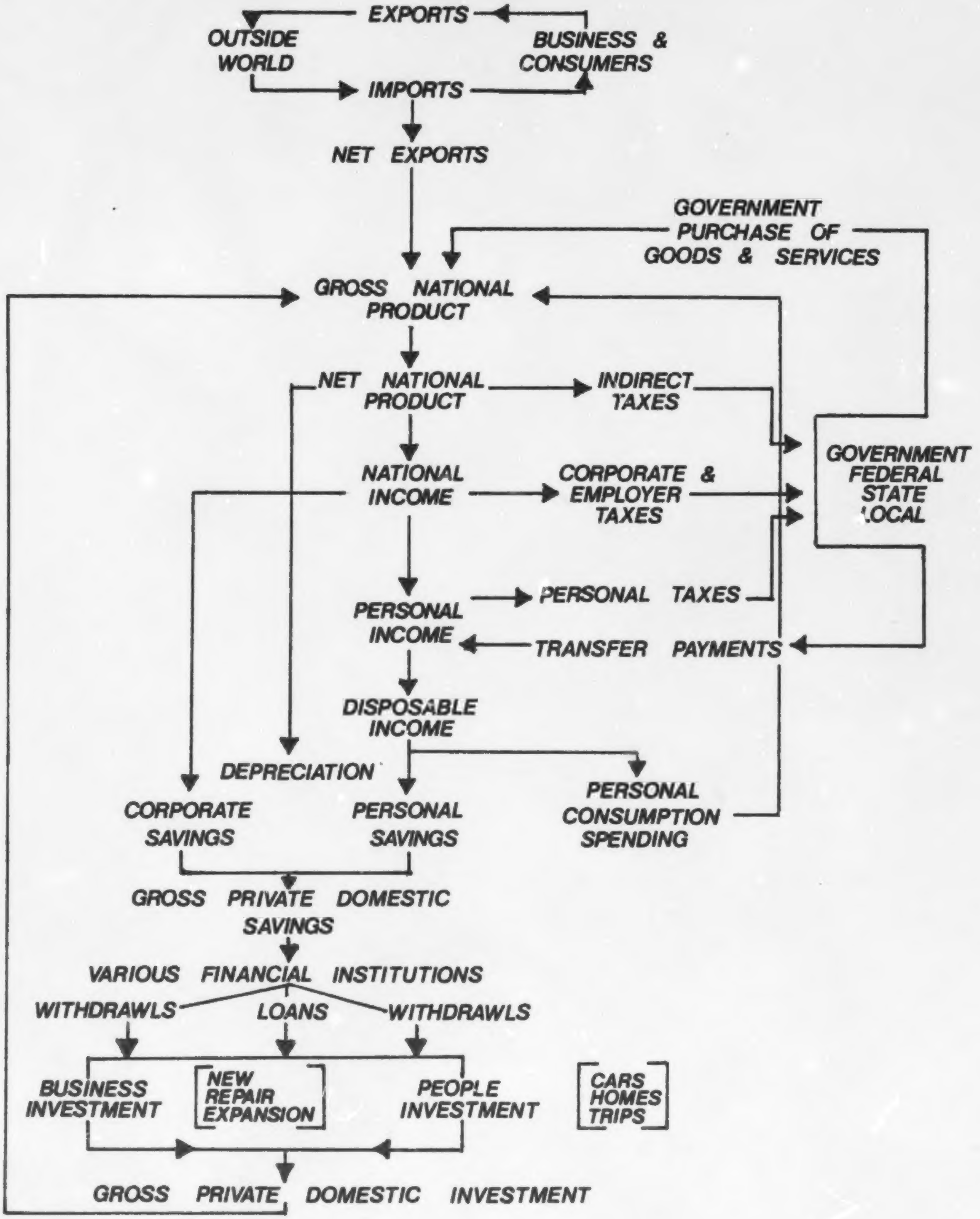
1. New Business
2. Repair
3. Expansion

PEOPLE

1. Homes
2. Cars
3. Trips

ECON
TM-41

MOVEMENT OF INCOME THROUGH OUR ECONOMY


EXPORTS
OUTSIDE WORLD
BUSINESS & CONSUMERS
IMPORTS
NET EXPORTS
GOVERNMENT PURCHASE OF GOODS & SERVICES
GROSS NATIONAL PRODUCT
NET NATIONAL PRODUCT
INDIRECT TAXES
NATIONAL INCOME
CORPORATE & EMPLOYER TAXES
GOVERNMENT FEDERAL STATE LOCAL
PERSONAL INCOME
PERSONAL TAXES
TRANSFER PAYMENTS
DISPOSABLE INCOME
DEPRECIATION
CORPORATE SAVINGS
PERSONAL SAVINGS
PERSONAL CONSUMPTION SPENDING
GROSS PRIVATE DOMESTIC SAVINGS
VARIOUS FINANCIAL INSTITUTIONS
WITHDRAWLS
LOANS
WITHDRAWLS
BUSINESS INVESTMENT
NEW REPAIR EXPANSION
PEOPLE INVESTMENT
CARS HOMES TRIPS
GROSS PRIVATE DOMESTIC INVESTMENT

REAL INCOME

Year's Income	$9,000
Pay Raise	10%
	$900

NEXT YEAR'S INCOME $9,900
However
PRICE RISE OF 12%

TO KEEP THE SAME STANDARD OF LIVING
YOU WOULD HAVE TO EARN $10,800 (9000 x 12%)

Therefore

YOUR REAL INCOME IS NOT $9,900 BUT HAS DROPPED
BY $180 or 2%

Current dollar income	$9,900
Constant dollar income or Real Income	$8,820

GNP PER CAPITA

(1980 Almanac Figures in Millions)

GNP ÷ POPULATION = GNP PER CAPITA

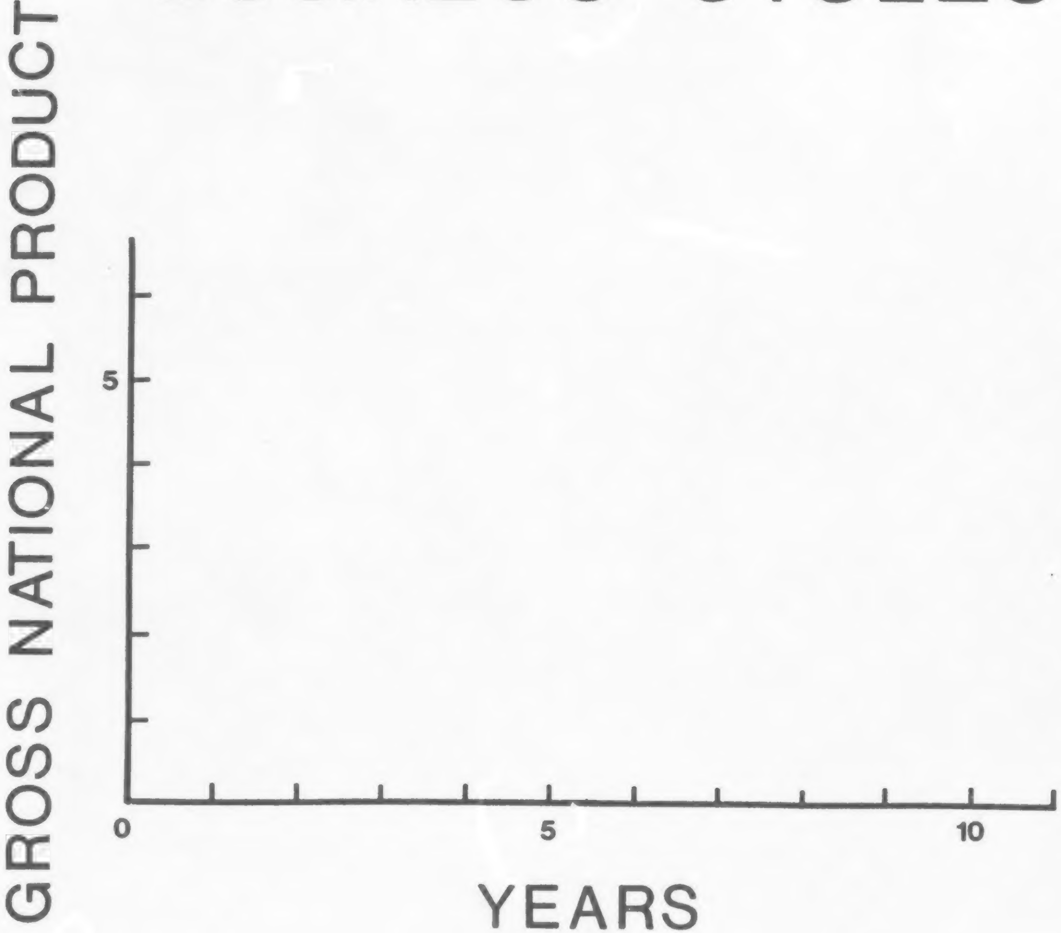
$$\frac{\text{1978 GNP}}{\text{1978 POP}} \quad \frac{\$2127560}{217.2} = \$9795.40$$

GROSS PERSONAL INCOME PER CAPITA

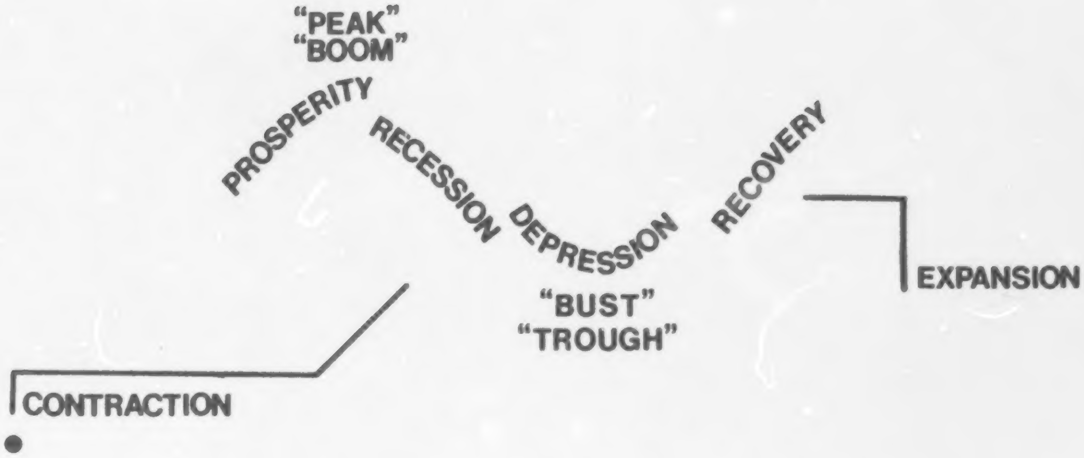
(1980 Almanac Figures in Millions)

$$\frac{\text{1978 GROSS PERSONAL INCOME}}{\text{1978 POPULATION}} \quad \frac{\$1717399}{217.2} = \$7906.99$$

BUSINESS CYCLES



PHASES



"PEAK"
"BOOM"

PROSPERITY

RECESSION

DEPRESSION

"BUST"
"TROUGH"

RECOVERY

EXPANSION

CONTRACTION

and their labels

Fluctuations and Changes within the Cycle

1139

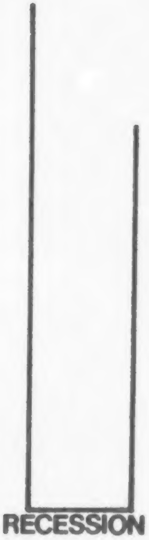
PROSPERITY (Boom & Peak)

1. High Employment
2. Strong Demand for Goods & Services
3. Good Wages
4. Slightly Lower Buying Power
5. Beginnings of Doubts in the Future

PROSPERITY

RECESSION [Contraction]

1. Rising Unemployment
2. Declining Wages
3. Declining Demand for Goods & Services
4. Declining Belief in the Future
5. Increasing Business Failure



ECON
TM-44G

DEPRESSION

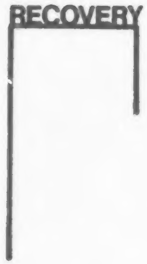
1142

DEPRESSION (Bust, Trough)

1. Continuous High Unemployment
2. Low Wages
3. Continuous Lack of Demand for Goods & Services

1143

ECON
TM-44H



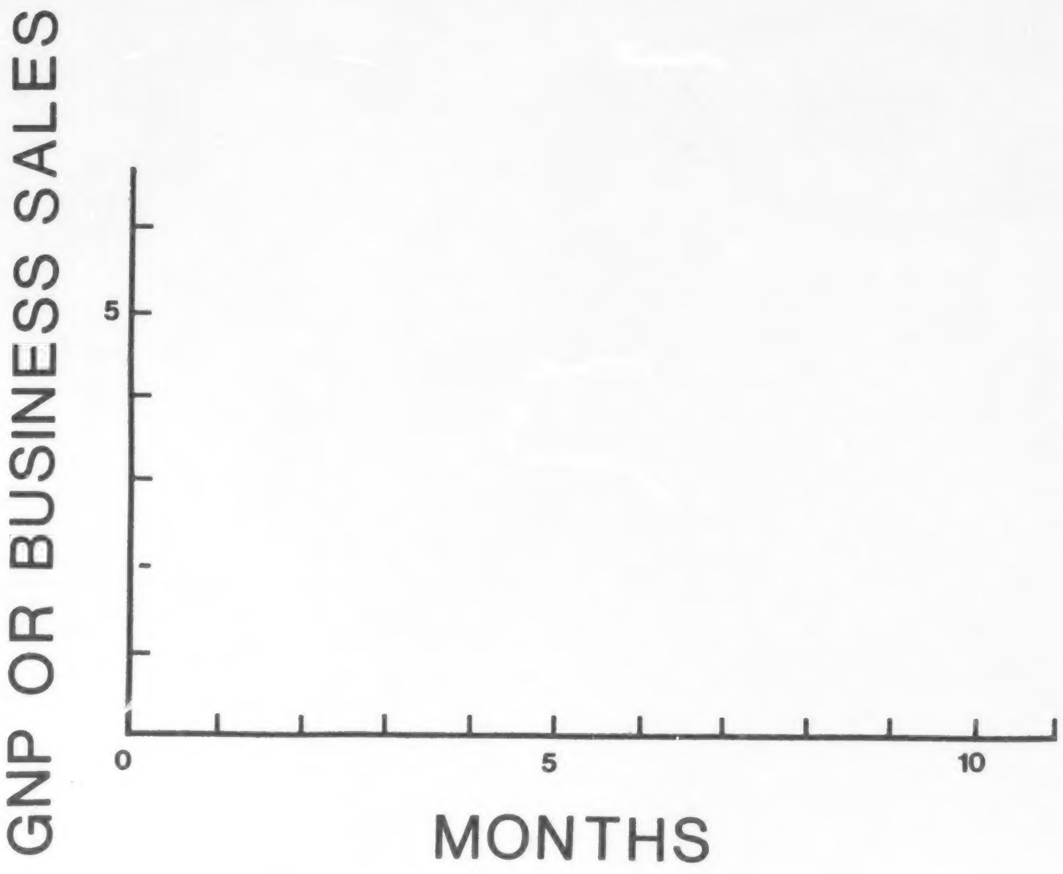
RECOVERY (Expansion)

1. Rising Employment
2. Rising Wages
3. Rising Demand for Goods & Services
4. Rising Faith in the Future
5. Greater Supply of Money
6. Lower Interest Rates

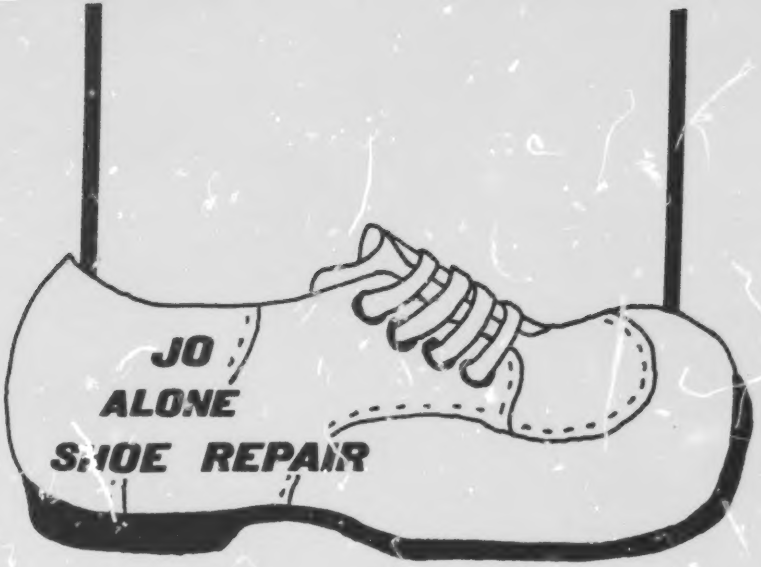
TREND
LINE

SHORT TERM BUSINESS CYCLES

ECON
TM-45



ECON
TM-46


JO
ALONE
SHOE REPAIR

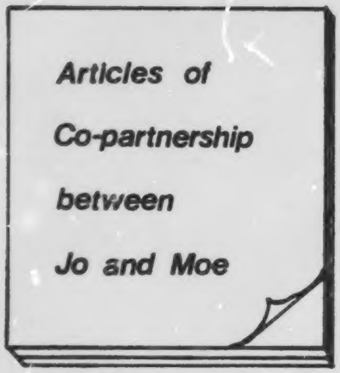
Lines of Responsibilities

Owner has all Responsibilities

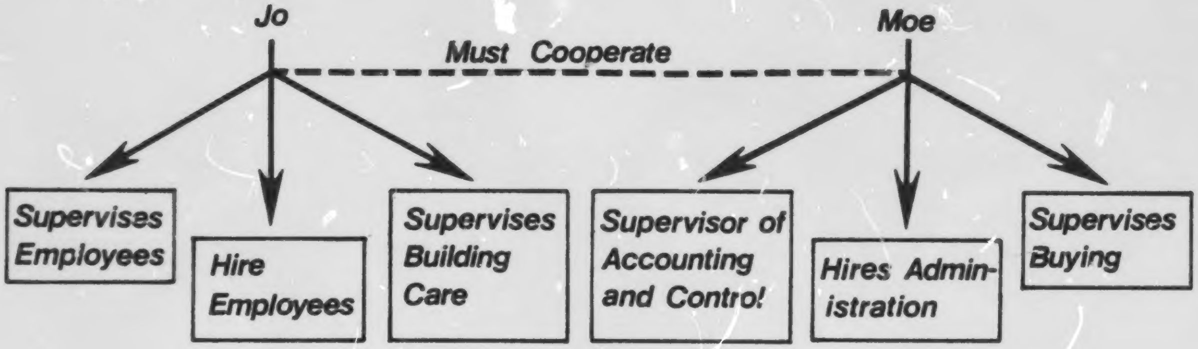
"Sole" Proprietorship

ECON
TM-47

JO & MOE
TOGETHER
SHOE REPAIR


Articles of
Co-partnership
between
Jo and Moe

Partners share Responsibilities



Jo

Moe

Must Cooperate

Supervises Employees

Hire Employees

Supervises Building Care

Supervisor of Accounting and Control

Hires Administration

Supervises Buying

Partnership

ECON
TM-48

MOE, JO, & BO'S
INTERNATIONAL
SHOE REPAIRS, INC.

Lines of Responsibilities

Stockholders
Elect
↓
Directors
Hires
↓
Administration
Hires
↓
Employees

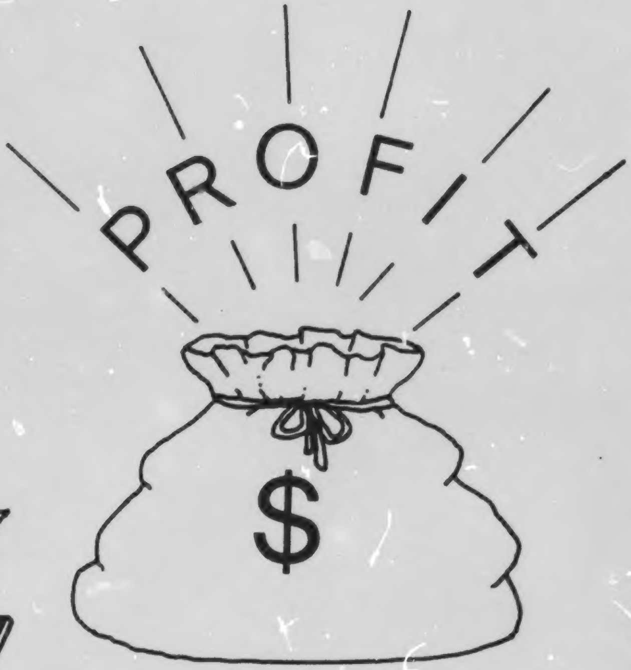
Stock
Certificates
Jo's 100 shares
Common Stock

Stock
Certificates
Moe's 50 shares
Common Stock

Stock
Certificates
Bo's 10 shares
Common Stock

CORPORATION......

★THE AMERICAN SYSTEM

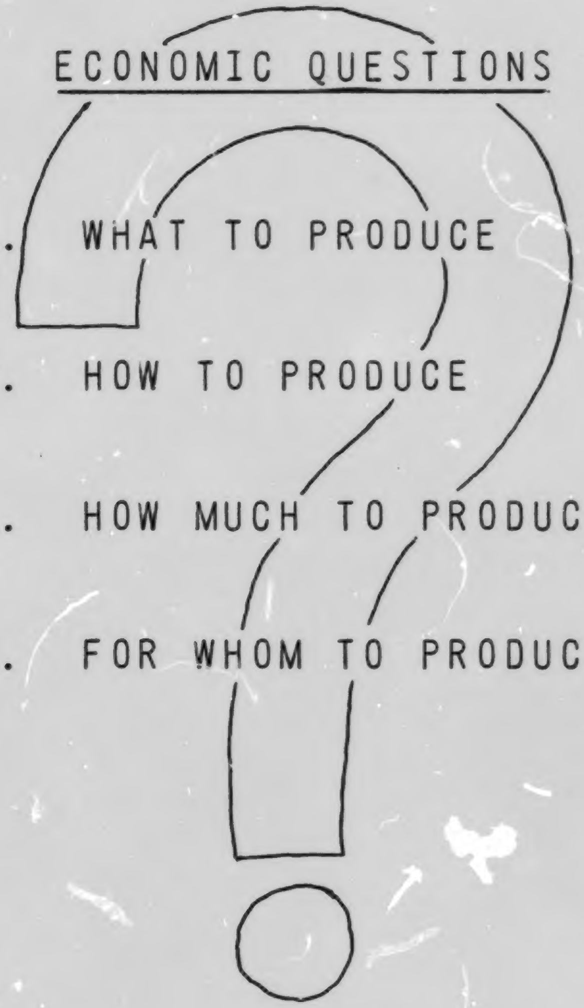


1. MARKET ECONOMY
2. CONSUMER ORIENTED
3. PROFIT MOTIVATION
4. MINIMUM GOVERNMENT CONTROL

ECON
TM-50

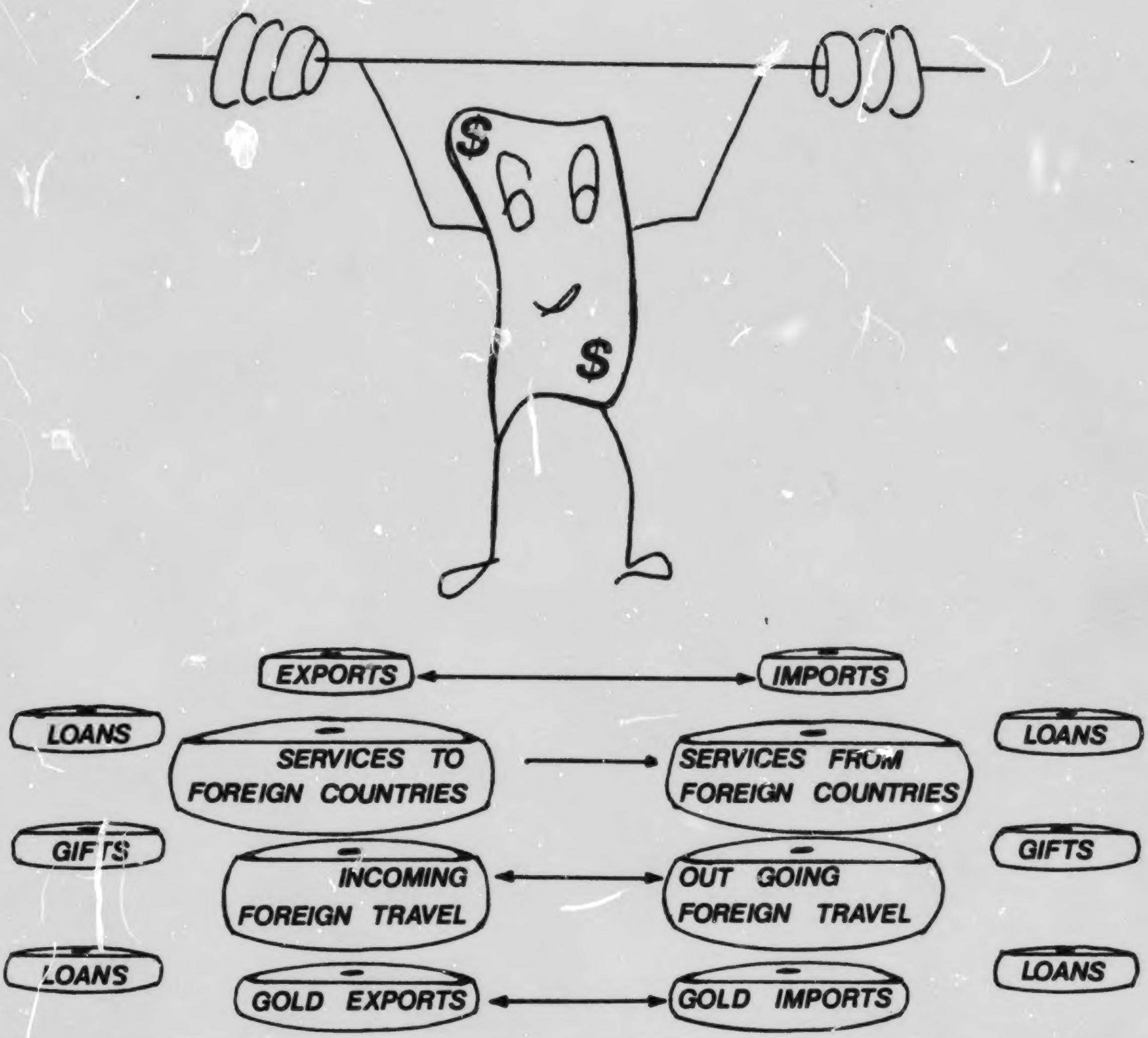
ECONOMIC QUESTIONS

1. WHAT TO PRODUCE
2. HOW TO PRODUCE
3. HOW MUCH TO PRODUCE
4. FOR WHOM TO PRODUCE



ECON
TM-51

BALANCE OF PAYMENTS


$
$
EXPORTS
IMPORTS
LOANS
SERVICES TO FOREIGN COUNTRIES
SERVICES FROM FOREIGN COUNTRIES
LOANS
GIFTS
INCOMING FOREIGN TRAVEL
OUT GOING FOREIGN TRAVEL
GIFTS
LOANS
GOLD EXPORTS
GOLD IMPORTS
LOANS

TESTS AND KEYS
FOR
ECONOMICS UNIT

ECONOMICS OF MARKETING AND DISTRIBUTION

Section Test

1. In your own words write a definition of the term ECONOMICS in which you relate economics and marketing.

2. Explain three (3) reasons why it is important for you to study economics in marketing.

3. List the six economic goals of the United States with at least one sentence describing each goal.

ANSWER KEY

1. (Model Answer) The study of the factors that deal with the production, distribution and consumption of goods and services. Marketing includes all the activities that take place between the production and consumption of goods and services. Marketing functions also occur at the production level and at the industrial consumer level.

2. a) Personal buying decisions
   b) Standard of living
   c) Government regulations

3. a) Economic Efficiency - the best use of limited resources
   b) Economic Growth - increased production of goods and services
   c) Economic Security - job security, unemployment insurance, government programs for the less fortunate
   d) Economic Freedom - individual choice of where to work, freedom to own your own business, freedom to manage your own money
   e) Economic Stability - orderly change within government and business
   f) Economic Justice - equal opportunity and pay for equal work, regardless of race, sex, creed, or religious affiliation limited government control

TYPES OF GOODS

Directions: Answer the following questions by indicating the most correct response from the choices given, or by writing the most correct word or phrase on the answer sheet provided.

PART 1

Match the characteristics with their corresponding type of goods and services. Answers may be used more than once.

a. Found in nature

b. No physical property

c. Has a dollar or monetary value

d. Satisfy a need or desire

e. Available without dollar cost

f. Abundant quantity

g. Tangible objects

1. Economic Goods

   ____

   ____

   ____

2. Economic Services

   ____

   ____

   ____

3. Free Goods

   ____

   ____

   ____

PART II

4. Identify three economic goods.

   ____

   ____

   ____

5. Identify three economic services.

____

____

____

6. Identify two examples of free goods that can become economic goods and explain how this change occurs.

(good)________________________

(how)_________________________

____

(good)________________________

(how)_________________________

____

7. Identify two examples of consumer goods and/or services.

____

____

8. Identify two examples of capital goods and/or services.

____

____

9. What is the main factor that distinguishes between a consumer good and a capital good or service?

____

____

____

TYPES OF GOODS

Section Test

KEY

1. c
   d
   g.

2. b
   c
   d

3. a
   e
   f

4. (answers will vary) car
   clothing
   pizza

5. (answers will vary) hair cut
   cleaning service
   car wash

6. (answers will vary) air
   need to install anti-pollution devices adds
   dollar cost to clean air and clean air is less available
   water
   cost added to purify water and the sale of this
   water to consumers

7. (answers will vary) shoes
   drycleaning service

8. (answers will vary) iron ore
   industrial linen service

9. (answer should include) purpose for which the good or service is purchased. Consumer good and service used by ultimate consumer. Capital or industrial good or service used in production or to facilitate production of goods and services.

FACTORS OF PRODUCTION

1. List the five factors of production.
   a.
   b.
   c.
   d.
   e.

2. List the term (specific name) for each factor's portion (division) of the National Income. (Only 4 factors are income-bearing)
   a.
   b.
   c.
   d.

3. Give the correct directional flow for the circular flow of income. Label all factors. (Art work will not count)

4. Which of the factors do you think would have to be labeled most important? In 25 words, justify your conclusion.

5. Give the distribution of National Income as divided among the four revenue-bearing factors of production. Give the approximate percentage per factor.
   a.
   b.
   c.
   d.

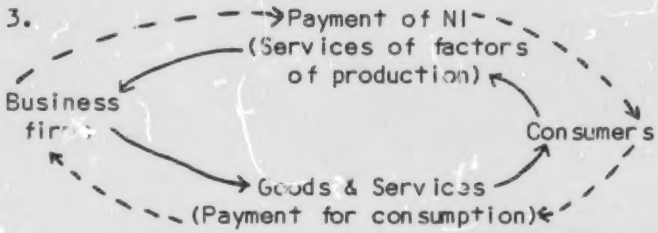
6. What are five ways that the government adds to the cost of production?

FACTORS OF PRODUCTION

1. a. Land
   b. Labor
   c. Capital
   d. Management
   e. Government

2. a. Land - rent
   b. Labor - wages
   c. Capital - interest
   d. Management - profit

3.


Payment of NI
(Services of factors of production)
Business firms
Consumers
Goods & Services
(Payment for consumption)

4. Labor: Without an educated/skilled labor force, none of the other factors would be important or usable. With a well-fed, well-skilled, and well-motivated work force, all things are possible - WW II is a testamonial to well-motivated work groups.

5. a. rent - 3% or less
   b. wages - 70%+
   c. interest - 5%
   d. profits - 21%+

6. a. minimum wage
   b. social security
   c. OSHA (safety)
   d. land reclamation
   e. ecology

FUNCTIONS OF MARKETING

Test

1. Define the term "marketing function."

2. In your own words, tell what the "Marketing Concept" is.

3. List the four (4) parts of the marketing process. Under each part of the process, identify the corresponding marketing functions with at least one sentence describing each function.

   1.
      a)
      b)
      c)
      d)
      e)
      f
   2.
      a)
      b)
   3.
      a)
      b)
   4.
      a)
      b)
      c)

1184

FUNCTIONS OF MARKETING

Key 4

1. The activities involved in goods and services from producers to consumers

2. This answer should include the following:
    1. Marketing concept is a philosophy or belief
    2. The marketing process and/or functions revolve around the consumers' wants and needs
    3. Profit can be attained through fair price and comparable quality

3. 1. Planning
        a. Market Research - Providing consumer information about consumer wants and needs
        b. Buying - Selecting goods and services from the best source with the best terms of purchase
        c. Standardizing - Assuring uniform quantity and quality within the same brand. Packaging associated with this.
        d. Financing - obtaining money for the opening and operation of a business as well as for consumer credit
        e. Risk Bearing - Assuring reasonable chance of success (lessening risk of failure) through good management
        f. Servicing - determining from which source the servicing shall come (producer, retailer, independent)

    2. Pricing
        a. Price - Determining fair acceptable prices
        b. Risk Bearing - Success greatly influenced by pricing policies

    3. Promoting
        a. Promotion - Non-personal methods of increasing sales
        b. Selling - Personal methods of matching consumer wants and needs

    4. Distribution
        a. Transportation - Movement of goods and services through the channels of distribution
        b. Warehousing/Storage - Keeping goods in good condition and maintaining records of shipping and receiving
        c. Packaging - Designing containers to hold goods in varying quantities, from the producer down to the individual, attractive consumer container

T-5

SUPPLY/DEMAND

1. Define Supply and Demand

2. Graph the following and tell which is increasing and which is decreasing from the original supply and demand. You must make an "L" graph on your paper and insert the following coordinates.

I. Original - S/D

	Supply Price	$1.00	Amount	95
		3.00		250
		5.00		400
	Demand Price	5.00		105
		3.25		250
		1.00		500
II.	Supply Price	$1.00	Amount	50
		3.00		200
		5.00		300
	Demand Price	5.00		50
		2.50		250
		1.00		400
III.	Supply Price	$1.00	Amount	150
		4.00		400
		6.00		550
	Demand Price	6.00		100
		4.00		300
		2.00		500

3. Give the point of equilibrium for the Original Supply and Demand coordinates

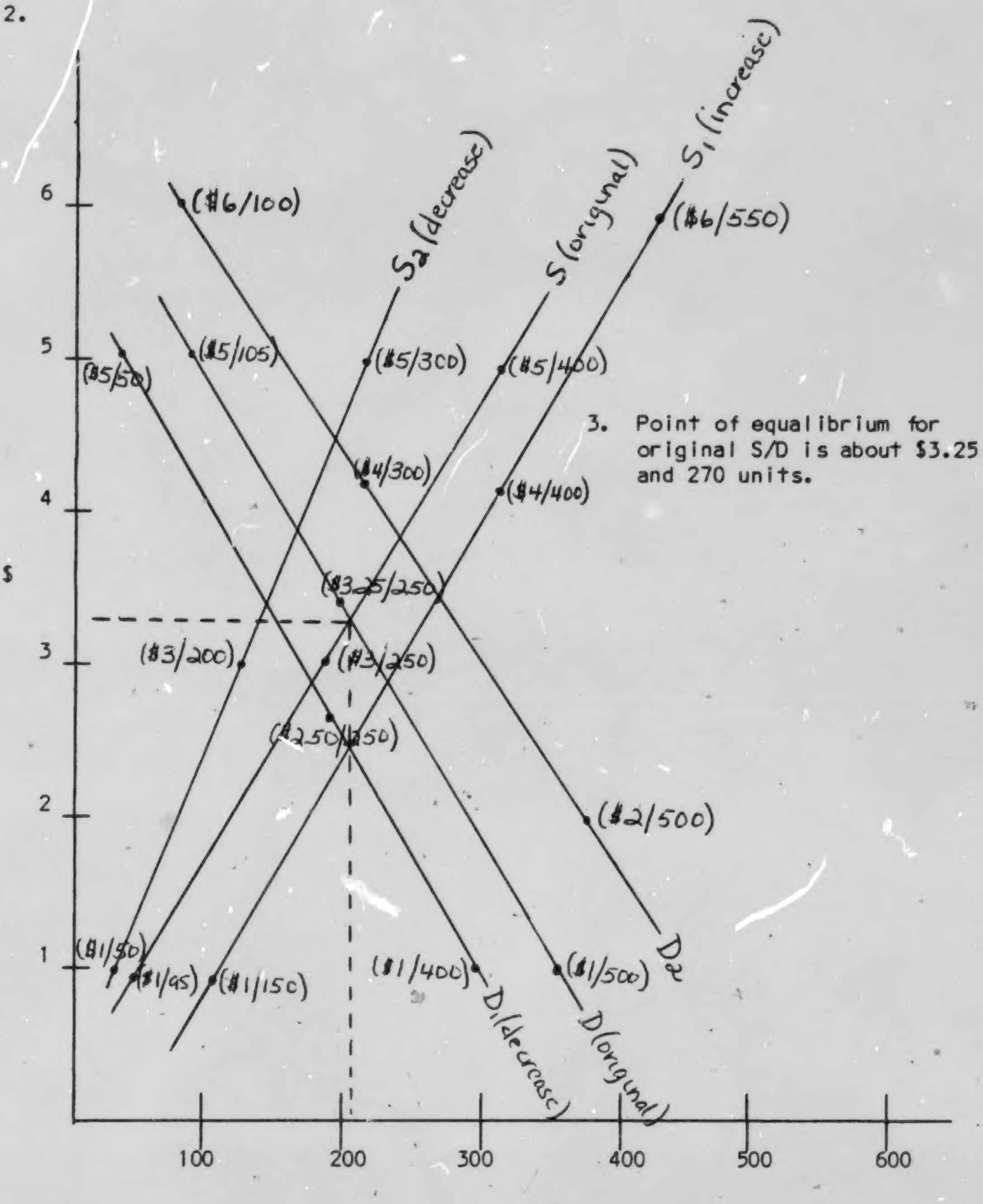
1156

SUPPLY/DEMAND

1. Supply - all that will be offered for sale at various prices

   Demand - all that will be removed from the market at various prices

2.



3. Point of equalibrium for original S/D is about $3.25 and 270 units.

GROSS NATIONAL PRODUCT

1. Define Gross National Product

2. Define Business Cycles

3. List the four measures of GNP.
   a
   b.
   c.
   d.

4. List the five types of income included in National Income
   a.
   b.
   c.
   d.
   e.

5. Why is depreciation taken from GNP. to give Net National Product?

Choose from the words below the terms that most nearly complete the statements.

a) constant dollars
b) real income
c) current income
d) current dollars

6. ____________are dollar values stated in terms of the present year.

7. __________are dollar values stated in terms of a base year.

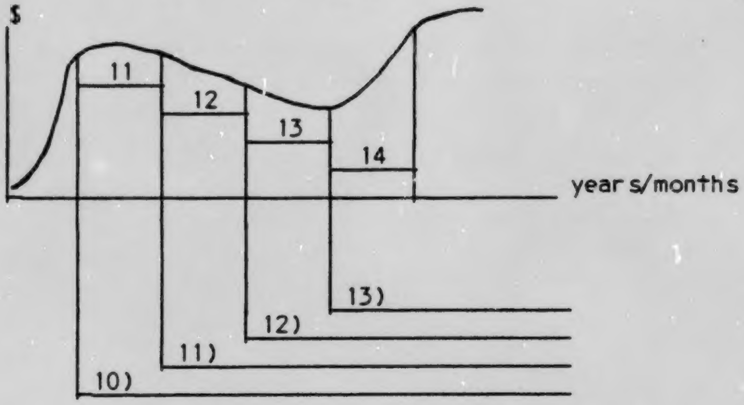
8. __________is the measure of income in terms of what it will actually buy.

9. _________is the measure of income in today's dollar amounts.

1158

Match the terms below with the corresponding parts of the diagram.

a) Depression	c) Prosperity
b) Recession	d) Recovery



11. Name at least six areas of the economy affected by changes in the business cycle.
    a)
    b)
    c)
    d)
    e)
    f)

12. Give three reasons why GNP. can be misleading as a measure of economic progress.
    a)

    b)

    c)

13. In your opinion, how does individual productivity affect GNP?

GROSS NATIONAL PRODUCT

Key

(answers may vary somewhat)

1. The total amount of final goods and services produced in a nation during a given period of time

(answers may vary)

2. Alternating periods of expansion and contraction in production, consumption, income and other economic activities

3. a) Personal consumption expenditures
   b) Gross private domestic investment
   c) Government purchases of goods and services
   d) Net exports

4. a) Salaries, Wages, and Supplements
   b) Proprietor income
   c) Corporate income
   d) Rent income
   e) Net interest

(answers may vary)

5. Over the years, capital goods must be replaced due to normal wear. Capital goods are also lost, stolen or destroyed. This replacement is called depreciation and does not reflect growth of the economy

6. d) current dollars

7. a) constant dollars

8. b) real income

9. c) current income

10. c) prosperity

    b) recession

    a) depression

    d) recovery

1170

(answers may vary)

11. a) interest rates
    b) money supply
    c) income/wages
    d) job availability and security/employment
    e) prices
    f) demand

12. (answers may also include other reasons)
    a) the quality of life is not reflected in GNP
    b) the use of old products to make "new" ones not reflected in GNP
    c) GNP is not generally stated in constant dollars

13. (answers should reflect some of the following)
    a) GNP is a measure of productivity
    b) The productivity measured in GNP is a totaling of all the productivity
    c) Although incentives can be given to increase individual productivity, the individual controls his own productivity output
    d) If one continually increases his output, it will slightly increase GNP
    e) If many join the effort, the increase will be significant
    f) If productivity remains constant, inflation tends to make actual GNP decline

World-Wide Economies

Test

1. Define in 25 words or less the following terms:

   A. Pure form of:
      1. Capitalism

      2. Socialism

      3. Communism

   B. Mixed form of:
      1. Capitalism

      2. Socialism

      3. Communism

2. Why does the U.S. not have the pure form of capitalism today? (100 or less words)

3. What form of economy do the following countries have today?

   1. United States____________________
   2. Canada ____________________
   3. Italy ____________________
   4. Russia ____________________
   5. China ____________________
   6. England ____________________
   7. Cuba ____________________
   8. France ____________________

4. List the three primary goals of the American free-enterprise system.

1172

World-Wide Economies

1. All answers will vary - Pure forms should include the following:

   Capitalism - No government controls. Total freedom of individual.
   Socialism - Good deal of governmental control, particularly over the factors of production, communication and transportation.
   Communism - Total control of all factors of the economy. No individualism allowed.

   All answers will vary - modified forms should include:

   Capitalism - Governmental controls are limited to the protection and promotion of the goods and services of individuals, and the prevention of harm to the individual personally or businesswise.
   Socialism - Government owns most of the major lines of communication and transportation, along with many of the factors of production. In the name of the "common" good. Some private ownership outlawed.
   Communism - Governmental control and ownership of all factors of the economy. No regard for the individual.

2. Answers will vary.

3.
   1. Mixed capitalism
   2. Socialism (weaker than mother country)
   3. Socialism (has evolved since WW II)
   4. Communism has had some evolution
   5. Communism in its purest form today
   6. Socialism (imposed by the majority of the people - vote)
   7. Communism in a pure form
   8. Mixed capitalism

4.
   1. full employment
   2. stable prices
   3. economic growth

MARKET MECHANICS

Test

1. Define competition.

2. List four necessary characteristics needed for competition to exist.
   a.
   b.
   c.
   d.

3. Define monopoly.

4. List at least four of the five sources (barriers) to monopolies.
   a.
   b.
   c.
   d.

5. List at least two reasons why monopolies have a tendency to be self-regulating.
   a.
   b.

6. Define monopolistic competition.

7. Give examples of companies that produce goods which enter the market of monopolistic competition.

8. Define oligopoly.

9. List three companies which have the oligopoly type of market. (different markets)
   a.
   b.
   c.

10. Define duoploy and give the best known example.

MARKET MECHANICS

1. Answers vary and must include a market of many buyers/sellers

2. Any four of the following:
    1. Numerous buyers/sellers
    2. Total information readily available
    3. Free entry and/or exit to and from the market place
    4. Little or no money required to enter the market, and legal needs to depart
    5. No individual buyer/seller can influence the market price
    6. Products unidentifiable
    7. Has little or no government control on this type of market

3. Answers vary, including a market made up for a single major producer/buyer

4. 1. Economics of scale
    2. Natural monopoly
    3. Control of raw material
    4. Patents/copyrights
    5. Competitive tactics

5. 1. Fear of government control if abuse of powers
    2. Fear of competition
    3. Fear of a substitute springing up

6. Answers vary, but should include the fact that there are several in the market - difference in the products will be slight, but great stress will be placed on this in the advertisement of the product.

7. Coffee - JFG, Maxwell House, Maxim
    Flour - Pillsbury, White Lily, Martha White
    Cake Mixes - Duncan Hines, Pillsbury

8. Answers will vary - two or more companies or suppliers in a market structure. Each company will exercise a great control on price/quantity

9. Car Market
    Steel Market
    Heavy Equipment
    Computers

10. Two only - outstanding example is Intermountain/Bell

BUSINESS OWNERSHIP

Test

1. List the four types of business ownerships.

2. Choose three of the ownership forms and list two or more advantages of each.

3. Choose three of the ownership forms and list two or more disadvantages of each.

4. Discuss each of the four types of business ownerships in 25 words or less. Get to the point.

BONUS
If you were to establish a business, which form would you select and why? (Make it brief but have a good reason)

BUSINESS OWNERSHIPS

1. a. Proprietorship
   b. Partnership
   c. Corporation
   d. Co-operative

2. Advantages:
   Proprietorship
   1. Simple to initiate
   2. Simple to discontinue
   3. Gives one a sense of pride
   4. All the profits go to the owner

   Advantages:
   Partnership
   1. More capital by having more people
   2. More ability by having more people
   3. General partnership - all will share the losses

   Advantages:
   Corporation
   1. A being (may conduct business in its own name)
   2. Limited liability (limited to stock value)
   3. Great ability to raise capital - bonds or stocks
   4. Ease in transferring stocks/bonds
   5. Corporation is not dependent upon an individual for life

3. Disadvantages:
   Proprietorship
   1. Limited to the amount of capital one person can acquire
   2. Limited in ability to borrow
   3. Liability for debts not limited to the business assets - personal ones too
   4. All losses accrue to owner - business dies with owner

   Disadvantages:
   Partnership
   1. Unlimited liabilities in the name of the business
   2. Difficulty of transferring ownership
   3. Partnership dies with a partner
   4. Increased possibility of disagreement over single owner form
   5. Profits must be shared

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Disadvantages:
Corporation
1. Lack of personal involvement
2. Lack of freedom that small firms have
3. Quick decisions cannot be made
4. Double taxation

4. Answers will vary - main advantages should be brought out in discussion.

Model Answer:
Proprietorship
simple to start or end
creates a sense of pride
profits all go to owner

limited in capital/skills/time/abilities
unlimited liabilities
all losses to one person

Partnership
increase of capital/skills/abilities of proprietorship
shared losses
unlimited liabilities
increase in changes of disagreement with each additional partner
profits shared

Corporation
a "being" can do business in its own name
limited liabilities
not dependent on a person for life and will not cease if a stockholder dies
double taxation can be a problem
lacks personal involvement
lacks ability for quick decisions of a proprietorship

Cooperatives
joining of individuals otherwise unknown to one another for a common good by buying/selling products together

BONUS
If the student can give a concrete reason why he would select one form over another, he should be given another 10 points

FILMS

F-1. Free Enterprise - People — Free with teaching materials
American Enterprise Teaching Notes
c/o Playback Associates
8 Third Avenue
New York, N.Y. 10017

F-2. Free Enterprise - Land
Same as above

F-3. Free Enterprise - Innovations
Same as above

F-4. Free Enterprise - Organization
Same as above

F-5. Free Enterprise - Government
Same as above

F-6. Interaction All Factors - Land, Labor and Capital — Free
Federal Reserve of Boston
Boston, MASS 02106

F-7. The System - Free Enterprise — Free - Produced by EXXON
Modern Talking Picture Service
2323 New Hyde Park RD
New Hyde Park, NY 11040

F-8. The Incredible Bread Machine
Greater San Antonio Chamber of Commerce
Free Enterprise Department
P.O. Box 1628
San Antonio, TX 78296

Place order as soon as
are sure you will use it-
State of TX gets in some
of the first orders - Free

F-9. The Individual in the System — Free - Produced by EXXON
Modern Talking Picture Services
2323 New Hyde Park Rd.
New Hyde Park, NY 11040

F-10. The Second Battle of Britian — Free
(Creeping Socialism)
Greater San Antonio Chamber of Commerce
Free Enterprise Department
PO Box 1628
San Antonio, TX 78296

F-11. The Kingdom of Mocha   Free - produced by Amoco Oil
(Infant free enterprise to socialism)
Modern Talking Picture Service
2323 New Hyde Park RD
New Hyde Park, NY 11040

Filmstrips

FS-1. Profit at Work

FS-2. Business Means Business About Ecology

Chamber of Commerce
(most cities have copies of
these FS sponsored by a
local oil company)
If you need to order it
free from a Chamber of Commerce
other than your own, use this one:
Johnson City Chamber of Commerce
603 East Market Street
Johnson City, TN 37601

Postage to be paid by your school

REFERENCES FOR ECONOMICS UNIT

1. Economics for Distributive Education. Lester E. Sanders and James A. Slusher, Vocational Education Materials Center, University of Georgia, Athens, 1978.
2. Economics: Principles and Applications. Arthur R. Olsen and John W. Kennedy, South-Western Publishing Co., Cincinnati, 1978.
3. IDECC. Economics and Marketing LAPS.
4. Marketing in Action. Roman F. Warmke, G. Dean Palmer, and C.A. Nolan, South-Western Publishing Co., Cincinnati, 1976.
5. Profit Isn't Always Gross. John Patterman and Cathleen M. O'Toole, Ohio Distributive Education Materials Laboratory, Columbus, 1979.
6. The Foundations of Free Enterprise. John W. Allen, David G. Armstrong, and Lawrence C. Walker, Texas A & M University, College Station, 1979.
7. Your Career in Marketing. John A. Beaumont, Kathleen H. Langan, and Louise H. Taylor, McGraw-Hill Book Co., New York, 1976.

CAREER ORIENTATION UNIT

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INTRODUCTION TO CAREER ORIENTATION UNIT

Over one half of all workers in the United States are employed in a marketing or distributive occupation. Their job responsibilities vary according to which of the twenty-one major career cluster areas they have chosen and whether they are in an entry-level, mid-management, or management position.

The purpose of this unit is to give students an overview of the variety of careers in marketing and distribution according to the U.S.O.E. codes. Only a few of the many job titles have been selected in each career cluster area. The job duties and employment requirements for each position will vary according to the company involved, but a general profile of each job has been included. The Marketing II curriculum project will contain a career unit that will supplement this one and cover the U.S.O.E. codes in greater depth.

The format of this unit varies from the others because of the nature of the subject matter. Student activities #1, #2, and #3 are included in every career area and will measure the objectives for those sections. The rest of the student activities are assigned to specific sections. Some S.A.'s require background information or knowledge from other curriculum units and may not be appropriate for the students' frame of reference. It would be very difficult for a student to complete every activity that is included, so the teacher may want to choose one of several options.

1. The student could complete one activity in each area.
2. The student could select only the areas that he/she is considering for a career and do all of the activities for those sections.
3. The students could work in small groups to complete the activities.
4. The teacher can adopt the student activities to his/her classroom situation.

The teacher may want to invite a marketing career person to speak to the class about his/her career. The following points should be covered:

1. Job qualifications
2. Duties and responsibilities
3. Working hours
4. Advantages of this career
5. Disadvantages of this career
6. How a high school student can prepare for employment in this area
7. Future job opportunities

OUTLINE FOR CAREER ORIENTATION UNIT

I. What is a career

   A. Career ladder
   B. Career lattices

II. Advertising and display services

   A. Production assistant
   B. Copywriter
   C. Ad layout person
   D. Assistant advertising manager
   E. Production manager
   F. Media buyer
   G. Advertising director

III. Apparel and accessories marketing

   A. Stockperson
   B. Salesperson
   C. Assistant buyer/assistant department manager
   D. Department manager
   E. Buyer
   F. Divisional merchandise manager
   G. General merchandise manager

IV. Automotive petroleum, recreational and agricultural vehicles and accessories marketing

   A. Gasoline service station attendants
   B. Automobile parts counter worker
   C. Automobile salesperson

V. Finance and credit services

   A. Bank teller
   B. Bank clerk
   C. Branch manager

VI. Floristry, farm and garden supplies marketing

   A. Salesperson in floral shop
   B. Floral designer
   C. Landscape architect

VII. Food marketing

   A. Grocery/produce clerk
   B. Checker

C. Head grocery clerk
D. Head cashier
E. Head of meat department
F. Assistant manager
G. Store manager

VIII. Food services marketing

A. Dishwasher
B. Cook
C. Waiter/waitress
D. Host/hostess/assistant manager
E. Manager

IX. General merchandise marketing

A. Stockperson
B. Salesperson
C. Stockroom supervisor
D. Head cashier/office manager
E. Store manager

X. Hardware and building materials marketing

A. Hardware salesperson
B. Painter and paperhanger

XI. Home Furnishing Marketing

A. Warehouse worker
B. Display artist
C. Interior designer

XII. Hotel, motel and lodging services

A. Desk clerk
B. Bellman
C. Maid and houseman
D. Hotel and motel manager

XIII. Industrial and Institutional Marketing

A. Manufacturer's representative
B. Industrial designer
C. Industrial traffic manager
D. Marketing research personnel
E. Purchasing agent

XIV. Insurance

   A. Actuaries
   B. Claim representative
   C. Underwriter

XV. International marketing

   A. Customs house broker
   B. Export manager
   C. Import-export agent

XVI. Personal services marketing

   A. Services connected with appearance and fitness
   B. Laundry and dry cleaning services
   C. Repair services
   D. Rental services
   E. Household services
   F. Other personal services

XVII. Real estate marketing

   A. Real estate salesperson
   B. Appraiser
   C. Real estate broker

XVIII. Recreation marketing

   A. Recreation leader
   B. Parks and recreational land manager

XIX. Transportation and travel marketing

   A. Driving occupations
   B. Locomotive engineer
   C. Airline attendants
   D. Pilot and co-pilot
   E. Travel agent

XX. Business services marketing

XXI. Sales and marketing, other

XXII. Developing a personal career plan

   A. Setting long-range goals
   B. Reasons for establishing long-range goals
   C. Career choices
   D. Keep your options open

OBJECTIVES FOR CAREER ORIENTATION UNIT

Upon completion of this unit, the student should be aware of the various career opportunities in the field of marketing and distribution.

I. What is a career?

Upon completion of this section, the student should be able to:

A. Distinguish between a job and a career
B. Distinguish between a sequence of jobs that are part of a career ladder and a sequence of jobs that are part of a career lattice.

II-XXI. Occupational areas

Upon completion of this section, the student should be able to identify the duties and requirements of various careers in each of the following occupational areas:

Advertising and display services
Apparel and accessories marketing
Automotive, petroleum, recreational and agricultural vehicles
Finance and credit services
Floristry, farm and garden supplies marketing
Food marketing
Food services marketing
General merchandise marketing
Hardware and building materials marketing
Home furnishings marketing
Hotel, motel and lodging services
Industrial and institutional marketing
Insurance
International marketing
Personal services marketing
Real estate marketing
Recreation marketing
Transportation and travel marketing
Business services marketing
Sales and marketing, other

XXII. Developing a personal career plan

Upon completion of this section, the student should be able to:

A. List advantages of establishing long-range career goals

B. Analyze career opportunities and recognize the importance of narrowing down career choices
C. List advantages of keeping career options open

Resource

CURRICULUM CONTENT FOR CAREER ORIENTATION UNIT

I. What is a career?

- A. Career - a complete set of jobs which a person has in a lifetime
- B. Job - the work a person does at any particular time
- C. Career ladder - a means of progressing from one job level to another which will eventually lead to a career goal
    - 1. Entry-level job - a worker's first job; a way of entering the job market; the first step of the career ladder
    - 2. Mid-management-level job - the next position on the career ladder; supervises other workers; reports to the management level
    - 3. Management-level job - the top position on the career ladder; involves planning the course of action for the company; determines how to achieve the goals of the business
- D. Career lattice - reaching a career goal by making a sideways job move in a related field, utilizing many of the same skills
- E. A marketing career provides many opportunities to make both ladder and lattice-type moves T-1

II. Advertising and display services (U.S.O.E. 04.01) - jobs in promoting and stimulating demand for products, utilizing radio, television, newspapers, magazines, outdoor and speciality advertising, merchandising aids and display SA-1 SA-2 SA-3 SA-4 SA-5 SA-6 SA-7

- A. Production assistant
    - 1. Duties
        - a) work directly with production manager
        - b) reproduce art work and written copy so it can be presented to the public
    - 2. Requirements
        - a) H.S. graduate
        - b) Retail store experience is desirable
        - c) A good entry-level position in advertising department of the retail department store
- B. Copywriter
    - 1. Duties
        - a) Begin with the ideas presented by account executives
        - b) Write the descriptive copy in various forms such as headlines or slogans, to obtain the attention of potential customers

Resource

- 2. Requirements
  - a) H.S. graduate
  - b) Must have the basic knowledge of the advertising media
  - c) Need to be able to work closely with others
- C. Ad layout person
  - 1. Duties
    - a) Primary responsibility is to coordinate the efforts of copywriters and printers
    - b) Determine the style and arrangement of printing type of the copywriter's work
  - 2. Requirements
    - a) College degree advisable
    - b) Good knowledge of English is a must
    - c) Ability to work with both written and spoken words, and with ideas
- D. Assistant advertising manager
  - 1. Duties
    - a) Work directly under advertising manager
    - b) Determine budgets and effective advertising methods
    - c) Responsible for computing cost of copy, art work, engravings and space
    - d) Prepare report listing the overall cost of an ad
    - e) Review the amount of merchandise sold before and after ad, to determine effectiveness
  - 2. Requirements
    - a) College education
    - b) Work experience in one of the entry-level positions
- E. Production manager
  - 1. Duties
    - a) Change and improve written copy and artwork
    - b) Present improved written copy and art work to potential buyers
    - c) Work closely with engraving and printing and other companies that reproduce advertisements
  - 2. Requirements
    - a) College education
    - b) Work experience in entry-level positions
    - c) Must be familiar with various papers, printing processes, inks, typography, and other technical processes
- F. Media buyer
  - 1. Duties
    - a) Determine which advertising media will be most effective

Resource

- b) Decide which advertisements will reach the largest number of potential customers with the least amount of cost to the client
- c) Negotiate purchase of printed space, broadcast time, and related services for client

2. Requirements
    - a) College degree
    - b) Work experience in entry-level positions
    - c) Must be able to judge what kinds and how many people in what parts of the country can be reached through the various advertising media

G. Advertising director
1. Duties
    - a) Plan the advertising policies of the organization
    - b) Direct subordinates in their own advertising departments
    - c) Establish the budget
    - d) Determine the most effective methods of advertising
    - e) Approve the advertising plans before they are released
2. Requirements
    - a) College education
    - b) Previous work experience in mid-management level position

III. Apparel and accessories marketing (U.S.O.E. 04.02) - various sales-related tasks done by employees in retail businesses which sell clothing and related items

SA-1
SA-2
SA-3
SA-8

A. Stockperson
1. Duties
    - a) Help set up merchandise display
    - b) Assist in shipping and receiving department
2. Requirements: none

B. Salesperson
1. Duties
    - a) Variety of duties depending on the type of retail establishment
    - b) Give the customer the desire to buy
    - c) Answer customer's questions
    - d) Fit and demonstrate merchandise
    - e) Handle sales transactions
    - f) Keep the merchandise straight and orderly

Resource

2. Requirements
    a) Ability to work with customers
    b) High school subjects needed: math, English; Distributive Education is desirable
    c) Future opportunities are directly related to the amount of education received

C. Assistant buyer/Assistant department manager
  1. Duties
    a) Work directly with the experienced buyer
    b) Spend much of the time maintaining inventory and sales records
    c) May go on buying trips
    d) May act as buyer in the store while buyer is away
  2. Requirements
    a) College degree is becoming increasingly more important, with emphasis in business administration marketing, retailing and economics
    b) Must be able to work well with other people and be energetic

D. Department manager
  1. Duties
    a) Manage personnel in depth-selling, scheduling, etc.
    b) Manage department operations-stock, inventory, give information to buyer, etc.
  2. Requirements
    a) Work experience in entry-level positions
    b) College degree
    c) Familiar with store operations
    d) Has management skills

E. Buyer
  1. Duties
    a) Make essential decisions about what merchandise customers will want
    b) Devise accurate buying plans within the retail organization's buying budget.
    c) Spend time on the sales floor listening to and observing customers, in addition to assisting salespersons
  2. Requirements
    a) Must have work experience as assistant buyer
    b) Be able to predict how well a product will sell
    c) Be acquainted with vendors
    d) Be aware of customers' tastes and preferences

Resource

F. Divisional merchandise manager
1. Duties
a) Combine the efforts of a group of departments so that the fashion image is the same throughout each department
b) Advise and supervise the buyers
c) Administer policies of management
2. Requirements
a) Must be a graduate of a school of retailing or business administration
b) Sufficient knowledge of budget controls
c) Management skills to supervise buyer

G. General merchandise manager
1. Duties
a) Oversee the retail activities of the entire organization
b) Explain and enforce management policies
c) Supervise divisional merchandise managers
2. Requirements
a) Must have a thorough understanding of every phase of store operation
b) Must have work experience as a divisional merchandise manager

Note: Many of the general merchandising careers may apply to apparel and accessories

IV. Automotive, petroleum, recreational and agricultural vehicles and accessories marketing (U.S.O.E. 04.03)

SA-1
SA-2
SA-3
SA-9
SA-10

A. Gasoline service station attendants
1. Duties
a) Pump gasoline
b) Check oil and water levels in battery and radiator, adjust air pressure in tires, clean windshields
c) Do repair work
d) Accept payments
e) Keep service areas, building and restrooms clean
2. Requirements
a) Should have driver's license
b) Should have a general understanding of how an automobile works
c) Should be friendly and be able to communicate with others
d) Should be familiar with local roads
e) Most training is done on the job

Resource

B. Automobile parts counter worker
  1. Duties
    a) Wholesale selling of parts that can be used on different makes and models of vehicles
    b) Employed by dealerships selling parts for vehicles sold by that particular dealer
    c) Identify and locate parts for customers
    d) Keep parts catalogs and price lists up to date
    e) Unpack incoming shipments
    f) Write tickets and collect for merchandise
  2. Requirements
    a) Should have a knowledge of how motor vehicles work
    b) Ability to work with numbers is important
    c) Practical experience from working in service stations or repair shops is helpful
    d) Courses in automobile mechanics, commercial math, selling and bookkeeping are desirable

C. Automobile sales person
  1. Duties
    a) Determine customer needs by asking questions and encouraging customer to talk about cars
    b) Emphasize points about automobile that stimulate customer's willingness to buy
    c) Demonstrate product features
    d) Fill out forms necessary for registering vehicles and obtaining license plates
    e) Set up delivery dates for automobile
  2. Requirements
    a) High school diploma is generally a minimum requirement
    b) Courses in selling, business law, commercial math, and public speaking are desirable
    c) Previous selling experience is desirable, but not required
    d) People employed should be tactful and well-groomed

V. Finance and credit services (U.S.O.E. 04.04)

SA-1
SA-2
SA-3
SA-11
SA-12
SA-13

A. Bank Teller
  1. Duties
    a) Serve the public by accepting customer deposits and paying out withdrawals
    b) Responsible for verifying signatures by obtaining proper identitication from the customer
    c) Make sure there is enough money in the customer's account to cover the amount of the check

            d) At the end of business day, count cash on hand, in order to balance the day's account on a settlement sheet
        2. Requirements
            a) Minimum of a high school diploma
            b) Accuracy, speed and the ability to work with numbers
            c) Manual dexterity is necessary so money can be handled quickly
            d) References that show the applicant has good character, especially a reputation for honesty
            e) Must be able to meet the standards set up by bonding companies, since employees of a bank are bonded
    B. Bank Clerk
        1. Duties
            a) Sort checks
            b) Total debit and credit slips
            c) Prepare monthly statements for depositors
            d) Post amounts on customer accounts
    2. Requirements
            a) High school graduation is adequate preparation
            b) Courses in typing, bookkeeping, office machines and business math are desirable
            c) Should be able to work quickly and accurately
    C. Branch manager
        1. Duties
            a) Prepare studies necessary in establishing employee work loads and budget estimates
            b) Supervise programs in areas of bank investment
            c) Determine customer services
            d) Establish trust and loan policies
        2. Requirements
            a) College education in liberal arts or business management
            b) Ability to get along well with people
            c) Must be honest with high degree of personal integrity

VI. Floristry, farm and garden supplies, marketing (U.S.O.E. 04.05)

    A. Salesperson in floral shop
        1. Duties
            a) Help customers select flowers, plants or gifts
            b) Make out sales or charge tickets
            c) Handle returns and exchanges
            d) Help keep stock in order

Resource

SA-1
SA-2

SA-3
SA-14
SA-15
SA-16

Resource

- 2. Requirements
  - a) Diploma from high school desired but not required
  - b) Neat appearance
  - c) Ability to communicate clearly
- B. Floral designers
  - 1. Duties
    - a) Assemble bouquets, corsages, plants, funeral work and dried arrangements
    - b) Decorate for weddings or parties
    - c) Work from a written order indicating customer preference for type of flowers and colors, price range and date needed
  - 2. Requirements
    - a) Good color coordination
    - b) Must be able to write legibly
    - c) Good manual dexterity
    - d) Courses in floral design are desirable, but not required
- C. Landscape architects
  - 1. Duties
    - a) May be involved in landscaping parks, roads, housing projects, country clubs, campuses and cemeteries
    - b) Review client's desires regarding purposes, funds available and types of plants to be used
    - c) Study the site to observe existing structures, plants and trees, type of soil and slope of the land
    - d) Develop drawings for the site, suggesting type and location of plants, trees, flowers, etc., for the client's approval
  - 2. Requirements
    - a) A bachelor's degree from an accredited college is generally a minimum requirement
    - b) Many states require licenses for landscape architects which require the applicant be at least 21 years old and to have six years of educational and practical experience

VII. Food marketing (U.S.O.E. 04.06) SA-1

- A. Grocery/produce clerk SA-2
  - 1. Duties SA-3
    - a) Bag and carry out customer's purchases SA-17
    - b) Gather up shopping carts in the store's parking lot SA-18
    - c) Answer customer's questions
    - d) Keep vegetables and fruits fresh and clean
    - e) Weigh and wrap produce

- 2. Requirements
    - a) Most retail establishments prefer to hire high school students or graduates
    - b) Classes in English, commercial math, and Distributive Education are desirable
    - c) Must like people and be willing to cooperate with other workers
    - d) Must have neat and clean appearance
- B. Checker
  - 1. Duties
    - a) Operate cash register and ring up the customer's purchases
    - b) Give change and refunds and credits for bottle returns and coupons
    - c) Handle food stamps
    - d) Authorize customer's checks
    - e) Spot counterfeit currency
  - 2. Requirements
    - a) Most employers require potential cashiers to be at least 18 years of age
    - b) High school graduate
    - c) Previous job experience is desirable
    - d) Classes in bookkeeping, business arithmetic, and Distributive Education are desirable
    - e) Must be cooperative, neat and clean
- C. Head grocery clerk/Head produce clerk
  - 1. Duties
    - a) Supervise the work of the grocery clerks and produce clerks
    - b) May arrange work schedules
    - c) Assist in hiring and training new clerks
  - 2. Requirements
    - a) Skills listed for the entry-level position of grocery/produce clerk
    - b) Additional experience, skill and knowledge in grocery store operations
- D. Head cashier
  - 1. Duties
    - a) Supervise the work of the cashiers and cashier-trainees
    - b) May assist in training and hiring
    - c) Arrange work schedules
    - d) Supply the cash registers with change and make sure the amount of money in the cash register equals the total on the cash register tape
  - 2. Requirements
    - a) High school graduate
    - b) Should possess an aptitude for accuracy
    - c) Well-groomed
    - d) Must be willing to accept responsibility for the cashiers' work and be able to motivate the cashiers to do a job well
    - e) Criteria listed for the regular cashier's job

Resource

Resource

E. Head of meat department
  1. Duties
    a) Train and supervise workers in the meat department
    b) Responsible for ordering stock for the meat department
    c) Report to the store manager
  2. Requirements
    a) High school graduate
    b) Increasing number of managers are college graduates
    c) Courses in business and economics are desirable
    d) Good health and stamina due to the long hours
    e) Should be able to get along well with other people
    f) Knowledge about the various cuts of meat
    g) Able to merchandise these products effectively

F. Assistant Manager
  1. Duties
    a) Assist the store manager in supervising personnel
    b) Manage stock
    c) Maintain the store
    d) Must account for store's expenditures and receipts
    e) Fill in for the manager when the manager is away from the store
  2. Requirements
    a) High school graduate
    b) College degree helpful
    c) Good health
    d) Able to get employees to take pride in their work
    e) Previous work experience in the entry-level job positions in the supermarket

G. Store manager
  1. Duties
    a) Responsible for full operation of store
    b) Hire and train personnel
    c) Share the responsibility of stock and inventory
    d) Supervise bookkeeper
    e) Deal with customer complaints
    f) Deal with personnel promotions and problems
    g) May be directly responsible for advertising
  2. Requirements
    a) College degree recommended
    b) Requirements and work experience of assistant manager

VIII. Food services marketing (U.S.O.E. 04.07)

- A. Dishwasher - common entry level job which can lead to a selling or supervisory position
  - 1. Duties
    - a) Scrape dishes
    - b) Fill and empty dishwashing machine
    - c) Return clean dishes to appropriate place
  - 2. Requirements
    - a) Minimum of eighth grade
    - b) No experience necessary
    - c) Must be able to accept supervision
- B. Cook
  - 1. Duties
    - a) Prepare food for cooking and cook it
    - b) Arrange food on plates, buffets, etc.
    - c) Assist in ordering and receiving stock
  - 2. Requirements
    - a) No experience necessary for fast-food jobs but may be needed for full-service positions
    - b) Must be able to learn cooking skills, and have good physical and mental dexterity
    - c) Able to accept supervision
    - d) Exclusive restaurants may require cooks to be graduates of cooking schools
- C. Waiter/waitress
  - 1. Duties
    - a) Explain menu and help customer select food
    - b) Serve food and remove dirty dishes
    - c) May collect money for bill
  - 2. Requirements
    - a) Minimum of two years of high school
    - b) No experience required
    - c) Must be able to learn food-serving techniques
    - d) Good health
    - e) Must be able to deal with people and to accept supervision
    - f) Pleasant personality and able to cope with "rush" hour
- D. Host/hostess/assistant manager
  - 1. Duties
    - a) Greet and seat customers
    - b) Organize work load for waiters/waitresses and arrange work schedules
    - c) May serve as cashier
    - d) Help manager with responsibilities
    - e) Organize parties and other special events for customers
  - 2. Requirements
    - a) Outgoing and pleasant personality
    - b) Able to deal with people effectively
    - c) High school graduate

Resource

SA-1
SA-2
SA-3
SA-19
SA-20
SA-21
SA-22
SA-23

Resource

- E. Manager
  - 1. Duties
    - a) Responsible for promoting high employee morale and public relations for the business
    - b) Coordinate purchasing and ordering supplies, etc. with kitchen personnel
    - c) Maintain all records including personnel, cash register, bank deposits, etc.
    - d) May act as host/hostess and assist in seating customers
  - 2. Requirements
    - a) High school graduate
    - b) Minimum of 3 years of management experience in a food service operation; experience as cook or waiter helpful
    - c) Must be able to handle people and to provide leadership
    - d) Able to accept responsibility for others
    - e) Willing to work nights and weekends

IX. General merchandise retailing (U.S.O.E. 04.08)- jobs performed by employees who are involved in selling activities in department stores, variety stores, general merchandise stores, discount stores and direct selling organizations

SA-1
SA-2
SA-3
SA-24
SA-25
SA-26

- A. Stockperson - work in the shipping and receiving department

  SA-27
  - 1. Duties
    - a) Help set up merchandise displays
    - b) Assist in shipping and receiving department
  - 2. Requirements: none
- B. Salesperson
  - 1. Duties
    - a) Assist the customer in making a buying decision
    - b) Answer customer questions
    - c) Knowledgeable about merchandise
    - d) Demonstrate products
    - e) Make sales transactions
    - f) Keep the merchandise straight and orderly
  - 2. Requirements
    - a) High school graduate
    - b) Subjects needed: math, English; Distributive Education is desirable
    - c) Excellent health
    - d) Pleasant personality
- C. Stockroom supervisor
  - 1. Duties
    - a) Supervise the work of the stockpersons
    - b) Train new employees in the stockroom

Resource

- c) Arrange work schedules
- d) Take care of inventory records
- e) Work as a liaison between salespeople and buyers
- f) Keep merchandise in organized and orderly manner

2. Requirements
    - a) High school graduate
    - b) Good math background
    - c) Previous work experience in the enty-level positions

D. Head Cashier/Office Manager
1. Duties
    - a) Supervise the work of the cashiers and cashier-trainees
    - b) May assist in the training and hiring
    - c) Supply the cash registers with change and be sure the amount of money in the cash register equals the total on the cash register tape
    - d) Keep accurate records of amount of money transacted during store hours
    - e) May prepare bank deposit
    - f) May keep tax records and compute income tax deductions.
2. Requirements
    - a) Must possess aptitude for accuracy in math and computations
    - b) Good eye-hand coordination
    - c) Must be able to handle large sums of money

E. Store Manager
1. Duties
    - a) Hire and train personnel
    - b) Share the responsibility for stock and inventory
    - c) Supervise department managers
    - d) Determine store policies
    - e) Determine personnel promotions
    - f) Solve personnel problems
    - g) May be responsible for advertising
2. Requirements
    - a) College degree recommended
    - b) Work experience in the mid-management level jobs
    - c) Must have good health
    - d) Ability to supervise others and ability to get employees to take pride in their work

X. Hardware and building materials marketing SA-1

A. Hardware salesperson SA-2
1. Duties SA-3
    - a) Wait on customers, answer questions, demonstrate merchandise SA-28 SA-29

Resource

b) Check inventory and order merchandise
c) Display merchandise
2. Requirements
a) High school graduate desirable
b) Good health
c) Pleasing personality and appearance
d) Ability to work with numbers

B. Painter and paperhanger
1. Duties of a painter
a) Help client determine selections of paint, varnish, and stain
b) Prepare surface by removing loose paint and grease and filling nail holes
c) Apply paint, varnish or stain to decorate and protect interior and exterior surfaces of building or other structures
2. Duties of paperhanger
a) Help client determine selections and amount of wallcovering
b) Prepare surface by removing rough spots, filling in holes and cracks, and removing old wallpaper
c) Cut paper to size for the surface and mix paste
d) Cover walls with decorative paper, fabric or vinyl
3. Requirements
a) Good physical condition is necessary
b) Manual dexterity and good color coordination are essential
c) Must complete an apprenticeship or on the job training program

XI. Home furnishings marketing (U.S.O.E. 04.10)

SA-1
SA-2
SA-3
SA-30
SA-31

A. Warehouse worker
1. Duties
a) Work with manufacturer, wholesalers, and retailers
b) Assemble merchandise which has been received from manufacturer
2. Requirements
a) Must be able to work with machines in a responsible way
b) Must know how various materials should be handled so the merchandise is undamaged
c) High school education desirable

B. Display artist
1. Duties
a) Work as a staff specialist for chain stores and for wholesalers and manufacturers
b) Put furniture and accessories together to give customers ideas for their own home
c) Work with customers in an advisory or selling capacity

Resource

2. Requirements
  a) Must have artistic talent
  b) May become a display artist by working as a helper if specialized training is acquired
  c) Must have excellent communication skills in order to work effectively with customers

C. Interior designer
  1. Duties
    a) Plan the arrangement and design of furnishings and interiors for commercial buildings and residences
    b) Sketch the plans, and upon approval from the client, supervise all work required
    c) Place orders, figure estimates, maintain records of vendors
  2. Requirements
    a) Formal training in Interior Design necessary, either a 3-year professional school or college degree
    b) Membership in A.I.D. (American Institute of Interior Designers) or in N.S.I.D. (National Society of Interior Designers) is desirable
    c) Must have knowledge of art history, design principles, furnishing antiques, fabrics, and color
    d) Able to work well with people

XII. Hotel, motel and lodging services (U.S.O.E. 04.11)

SA-1
SA-2
SA-3
SA-32
SA-33
SA-34

A. Desk clerk
  1. Duties
    a) Work at front desk of the establishment and deal directly with the public
    b) Provide guests with information about hotel or the city
    c) Responsible for filling vacancies by making guest room assignments
    d) Assist guests in the proper registration procedures and issue keys
  2. Requirements
    a) Generally require high school graduates
    b) Clerical aptitudes in typing, bookkeeping and the operation of office machines
    c) Good grooming is essential
    d) Friendly, congenial personality
    e) Desk clerks are generally bonded so employees should meet bonding company standards

B. Bellman
  1. Duties
    a) Carry guest's baggage and escort guest to room
    b) Make sure that guests are comfortably settled in assigned rooms and room is in order; check lighting, ventilation, soap, towels, etc.

Resource

        c) Inform guests of services offered by the hotel, such as food facilities and transportation services
        d) May operate elevator
    2. Requirements
        a) No specific educational requirement
        b) Good grooming is essential
        c) Must be in good physical condition and able to lift and carry heavy baggage

C. Maid and houseman - common entry-level job that can lead to a supervisory or marketing position
    1. Duties
        a) General cleaning of guest rooms such as making beds, emptying trash, replacing supplies
        b) Keep utility and linen rooms stocked and organized
        c) Assist in getting rooms ready for banquets and other special functions
    2. Requirements
        a) No specific educational requirement
        b) Good physical condition

D. Hotel and motel managers
    1. Duties
        a) In charge of personnel, money used in the operation of the establishment and hotel publicity
        b) Responsible for providing services for customers and operating the hotel profitably
        c) May include operation of the front desk
        d) Although the manager does not personally supervise every worker, the manager must be available to handle special problems
        e) Responsible for operation of the establishment and the administration and enforcement of policies
    2. Requirements
        a) High school education is essential and additional training is desirable
        b) Ability to handle business matters
        c) Ability to maintain composure under stress
        d) Must have a pleasant personality and the ability to get along with people

XIII. Industrial and institutional marketing (U.S.O.E. 04.12) - People employed in this area perform duties in selling, purchasing and management, involved in developing potential markets for selling goods and services to be used in business operations.

SA-1
SA-2
SA-3
SA-35
SA-36

Resource

A. Manufacturer's representative
  1. Duties
    a) Call on wholesale houses, retail merchants and other business concerns displaying, demonstrating and describing products made by a company
    b) May negotiate with a retail merchant to obtain store and shelf position which is advantageous for the product
    c) May analyze a firm's production process and needs of the firm
    d) Prepare an extensive sales presentation providing necessary information on the equipment
    e) Often provide initial training for customers when they purchase equipment
  2. Requirements
    a) Minimum educational requirement is graduation from high school
    b) The more technical the product sold, the more likely it is that a college education will be required
    c) Sales people must have a pleasing personality

B. Industrial designers - use a combination of technical knowledge and artistic ability to improve the appearance and functioning of machine-made products
  1. Duties
    a) Improve old products
    b) Invent new products
    c) Submit sketches and suggestions to company officials to determine the feasibility of ideas
    d) Design packaging for products
    e) Design layouts for offices or stores
  2. Requirements
    a) Complete a course of study in industrial design
    b) Should possess an understanding of consumer psychology
    c) Should be creative and have artistic ability

C. Industrial traffic manager
  1. Duties
    a) Arrange for the transportation of raw materials, finished products and equipment to and from industrial and business firms
    b) Responsible for the activities of shipping and receiving personnel
    c) Determine the quickest and most economical means of shipping goods
    d) Determine reasons for delays in shipments
  2. Requirements
    a) Minimum education is graduation from high school
    b) Must be familiar with legal matters regarding transportation

Resource

- c) Should be efficiency and economy minded
- d) Basic interest and knowledge of geography
- e) Should possess basic leadership skills

D. Marketing research personnel
- 1. Duties
  - a) Collect, tabulate and analyze data which is used in determining the potential sales for a product or service
  - b) Study current products regarding design of product or packaging
  - c) Study sales trends in geographical areas
  - d) Compare current sales to previous sales
  - e) Determine the effectiveness of advertising
- 2. Requirements
  - a) A college degree is generally required
  - b) Awareness of research techniques and procedures
  - c) Ability to work with numbers

E. Purchasing Agent
- 1. Duties
  - a) Purchase supplies, machinery and equipment required by businesses
  - b) Responsible for selecting suitable materials in appropriate quantities and at reasonable prices
  - c) Make sure goods meet order specifications
- 2. Requirements
  - a) Graduation from high school is a minimum educational requirement
  - b) An understanding of economics, statistics, accounting and business management is necessary

XIV. Insurance (U.S.O.E. 04.13)

SA-1
SA-2
SA-3
SA-37
SA-38
SA-39

A. Actuaries
- 1. Duties
  - a) Design pension and insurance plans which can be maintained on a sound financial basis
  - b) Analyze statistics to estimate probabilities of death, injury, sickness unemployment, retirement and property loss; gathered information is used to calculate the expected insured loss
- 2. Requirements
  - a) College degree with major in math and/or statistics
  - b) Must pass one or more of the examinations offered by professional societies
  - c) Must have up-to-date information about general economic and social trends

Resource

B. Claim representative - includes both claim adjuster and claim examiner
  1. Duties
    a) Research claims, negotiate settlements with policyholders and authorize payments
    b) Protect the insurance agency from deceptive claims, but also must settle valid claims justly
  2. Requirements
    a) College degree preferred
    b) 3/4 of the states require adjusters to be licensed
    c) Need to be familiar with legal and medical terms and practices and federal and state regulations

C. Underwriter
  1. Duties
    a) Select and appraise the risks for which the insurance agency will provide coverage
    b) Analyze information on judgement in a verdict
    c) Frequently correspond with policyholders, agents and managers regarding cancellations and requests for information
    d) Usually specialize by type of risk insured - Example: car, fire, workman's compensation
  2. Requirements
    a) College graduate - business administration
    b) Continued education on the job is expected; independent study programs are available
    c) Must like working with details and enjoy evaluating and communicating information
    d) Must be aggressive

XV. International marketing (U.S.O.E. 04.14) - concerned with the buying and selling of various goods in foreign countries and export/import trade

SA-1
SA-2
SA-3

A. Customs house broker - act as an intermediary between importers and Bureau of Customs by preparing documents required by Federal Government

B. Export manager
  1. In charge of foreign sales in an organization
  2. Direct conversion of products from American to foreign standards
  3. Maintain current information on tariffs and restrictions

C. Import - Export agent
  1. Coordinate international traffic activities
  2. Direct flow of traffic moving overseas
  3. Negotiate with domestic customers

Resource

XVI. Personal services marketing (U.S.O.E. 04.15) - This section concerns jobs performed in business establishments which produce a service rather than sell merchandise. The operation of these services requires managerial and marketing skills in addition to technical skills.

SA-1
SA-2
SA-3
SA-40
SA-41
SA-42

- A. Services connected with appearance and fitness
  - 1. Barber shop
  - 2. Beauty shop
  - 3. Health spa or club
- B. Laundry and dry cleaning services
  - 1. Diaper service company
  - 2. Dry cleaning establishment
  - 3. Self-service laundry
- C. Repair services
  - 1. Shoe repair shop
  - 2. T.V. repair store
  - 3. Typewriter repair service
- D. Rental services
  - 1. Appliance and T.V. rental
  - 2. Home furniture rental
  - 3. Tuxedo rental
- E. Household services
  - 1. Household cleaning
  - 2. Babysitter service
  - 3. Chimney cleaner
- F. Other personal services
  - 1. Photography studio
  - 2. Funeral home
  - 3. Driver school

XVII. Real estate marketing

SA-1
SA-2
SA-3
SA-43
SA-44
SA-45

- A. Real estate salesperson
  - 1. Duties
    - a) Rent and/or sell property for clients on a commission basis
    - b) Acquire a listing of residential, commercial and agricultural property which is for sale or rent
    - c) Visit the property in order to obtain an accurate description of it and the surrounding area
    - d) Advertise the property and show it to prospective customers, emphasizing points which will interest customer
    - e) Bring buyer and seller together at terms that are agreeable to both parties
  - 2. Requirements
    - a) No specific educational requirements
    - b) Must be able to work with various types of people
    - c) Every state requires real estate salespeople to be licensed. These tests cover real estate fundamentals and state real estate laws.

Resource

B. Appraiser
1. Duties
a) Responsible for estimating the market value of property at a given date
b) Obtain an order in writing to make the appraisal
c) Obtain a description of the property from a survey and examine the property for improvements which have been made
2. Requirements
a) Years of experience in the field of real estate
b) Specialized training and knowledge in techniques of appraising
C. Real Estate Broker
1. Duties
a) Execute orders from buyers or sellers for the sale or rental of property
b) Help the owner decide on a price to ask for the sale or rental of property
c) Supervise real estate sales people
2. Requirements
a) There are no minimum educational requirements in the field of real estate. A minimum of a high school education is desirable
b) Every state requires real estate brokers to be licensed. The tests cover real estate fundamentals and state real estate laws

XVIII. Recreation marketing (U.S.O.E.)

SA-1
SA-2
SA-3
SA-4

A. Recreation leader
1. Duties
a) Organize and execute physical, social and cultural programs in order to help people use their leisure time constructively
b) Plan and direct recreational activities for groups such as: local playgrounds, community centers, recreational centers, rehabilitation center and correctional centers
c) Plan activities such as arts and crafts and sports activities
d) May set up athletic programs in industry
2. Requirements
a) Bachelors degree with a major in recreation, social science or physical education
b) Courses in humanities, natural science and art is desirable
c) Good health and emotional maturity are essential

Resource

B. Park and recreational land manager
   1. Duties
      a) Assistant park superintendent is in charge of the daily operations needed to maintain the area, such as landscaping and maintaining grounds and directing tourists to areas of interest within the park
      b) Employees at a ski resort or public or private golf course are responsible for plant life on landscaped areas and may plan site development.
      c) Technicians in park and recreation centers show and discuss historical sites and guide nature trail tours
   2. Requirements
      a) Must be able to get along with all kinds of people
      b) High school diploma is essential
      c) Two-year technical college or university

XIX. Transportation and travel marketing (U.S.O.E. 04.19)

SA-1
SA-2
SA-3
SA-47
SA-48
SA-49
SA-50

A. Driving occupations
   1. Duties of a bus driver
      a) Inspect bus to make sure safety equipment is in working order, along with checking gas, water and oil
      b) Supervise loading of baggage, pick up passengers and collect fares
      c) Follow established time schedules
   2. Duties of taxi driver
      a) Drive passengers to their destination
      b) Help passengers with baggage
      c) Must keep accurate records of time and place where passengers are picked up and their destinations
      d) Keep taxi clean
   3. Duties of truck drivers
      a) Haul goods over long distances, frequently at night
      b) Local drivers of light trucks pick up and deliver light loads
      c) Drivers are responsible for keeping truck in good working order
   4. Requirements for above jobs
      a) No educational requirements
      b) Must have a good driving record

Resource

    - c) Over the road drivers must be at least 21 years of age
    - d) Must be in good physical condition with good hearing and vision
- B. Locomotive engineer
  - 1. Duties
    - a) Run the locomotive and responsible for its safe and efficient operation
    - b) May work in passenger or freight railroad service
    - c) Note trip orders
    - d) Check fuel, water and gauges
  - 2. Requirements
    - a) Seniority with company is very important
    - b) Must be able to deal with trains mechanical and electrical equipment
    - c) Mechanical ability is a definite asset
- C. Airline attendants
  - 1. Duties
    - a) Responsible for checking flight supplies, oxygen masks and other emergency equipment
    - b) Make sure that food to be served is on board
    - c) Welcome passengers and check flight tickets as passengers board plane
    - d) Demonstrate the use of emergency equipment
    - e) Serve food and beverages while flight is in process
    - f) Keep passenger cabins neat
  - 2. Requirements
    - a) A high school education is a minimum educational requirement
    - b) Good health and appearance is mandatory
    - c) Get along with all types of people and have a pleasing personality
- D. Pilot and co-pilot
  - 1. Duties
    - a) In control of the aircraft, crew and passengers
    - b) Must determine weather and flight conditions, and determine flight plan before the plane takes off
    - c) Monitors various systems in airplane such as electrical, hydrolic and pneumatic systems
    - d) Co-pilot assists pilot in all phases of the flight's progress
  - 2. Requirements
    - a) Must have some college training; and a degree is advisable
    - b) Courses in physics, algebra, geometry and trigonometry are desirable

Resource

  - c) Must obtain a commercial pilot's license with instrument and multi-engine ratings, which requires the successful completion of a flight training course
  - d) Must be licensed by the Federal Aviation Agency
- 5. Excellent physical and emotional condition

E. Travel agents
- 1. Duties
  - a) Give clients suggestions regarding travel plans such as:
    - (1) Make transportation arrangements
    - (2) Make hotel reservations
    - (3) Make tour reservations
  - b) May advise on passport and visa regulations, foreign currency and exchange and custom regulations
  - c) May serve as a tour guide
- 2. Requirements
  - a) Travel experience is not mandatory but it is desirable.
  - b) Must be able to make quick and accurate use of transportation schedules.
  - c) A travel agent must be accurate in addition, subtraction and percentage problems.
  - d) Good grooming is essential.
  - e) A knowledge of foreign languages is desirable but not required.

XX. Business services marketing (U.S.O.E. 04.20) - People are employed in areas providing services to business establishments on a contract or fee basis. These services could include selling, buying, marketing research, consulting services, public relations, financial services, employment services and protective services.

SA-1
SA-2
SA-3

XXI. Sales and marketing, other (U.S.O.E. 04.99)
This subject matter is concerned with the general application of marketing functions, principles, practices and procedures without emphasis on the environment in which the tasks are performed. The basic skills, attitudes and knowledge are applicable in a variety of areas.

XXII. Developing a career plan

A. Establish long range career goals
- 1. Find out what career opportunities are open in the areas that interest you.
- 2. Determine the duties of the careers that interest you.
- 3. Determine the requirements for employment in these careers.

Resource

4. Seek the advice of teachers, counselors and people employed in these career areas.
5. Seek a career that matches your personal characteristics, values and the life style you wish to maintain.

B. Reasons for establishing long-range career goals
   1. Long-range goals give you an objective toward which to work.
   2. Easier to set up goals for your immediate future
   3. You can choose courses in high school that will be beneficial in the career area.
   4. You can choose to participate in projects that relate to your long-term goals.

C. Narrowing career choices
   1. Rule out the jobs that are obviously wrong for you. Example: If a person enjoys physical activities, jobs that involve mostly sitting at a desk should be eliminated.
   2. By narrowing career choices, the ultimate career decision is much easier.

D. Keep your options open
   1. Choose courses that will teach the basic skills required in any career, such as math and English.
   2. Include courses that will give a broad background in the career areas that interest you most.
   3. Don't lock doors that you may someday wish had stayed open.

T-2

STUDENT ACTIVITIES
FOR
CAREER ORIENTATION UNIT

SA-1

JOB DESCRIPTION FORM

Directions: Select a job that belongs in this cluster and research the following information. Use reference sources such as the Occupational Outlook Handbook and The Encylopedia of Careers and Vocational Guidance

Student's Name Date
Job Title

1. What amount of education is required for the job you are considering?

   ______________High school graduate or less
   ______________High school graduate plus additional training
   ______________College graduate
   ______________Graduate school

2. What subjects can a high school student take to prepare for a career in this area?

3. What kind of special education or training is required for jobs of this kind?

4. What are the working conditions of the job?

5. What are some of the physical requirements of the job?

6. What are some of the duties and responsibilities of the worker?

7. What would you expect your beginning salary to be for this kind of job?

8. What are your chances for advancement in this job?

9. What are some of the possible advantages of the job?

10. What are some of the possible disadvantages of the job?

SA-2

PERSONAL INTERVIEW QUESTIONNAIRE

Directions: Select a job that belongs in this cluster and interview a person who is currently working in that in that position

Student's Name______________________________Date__________________
Job Title of Person Interviewed_________________________________
Name of Person Interviewed_____________________________________
Place of Employment____

1. Describe your duties and responsibilities.

2. What type of education is required for this job?

3. What special skills are required for employment in this career?

4. Do you use the skills of reading reports and working with figures and statistics?

5. If so, how?

6. What are the physical requirements for the work?

7. What special equipment, tools or machinery are used in your job?

8. Does your job consist of a regular routine or do the duties vary?

9. What do you like most about your job?

10. What do you like least about your job?

11. Do you usually work alone or with other people?

12. What type of jobs have you previously held that prepared you for this position?

13. What jobs could you advance to from your present position with the company?

14. What fringe benefits do you have?

15. Is there a minimum age requirement for this job?

SA-3

BUSINESS OBSERVATION FORM

Directions: Select a job that belongs in this cluster and observe that job being performed

Student's Name______________________ Date of Observation____________
Name of Company_____________________ Area Observed_________________

1. Describe the working conditions.

2. What duties or tasks were performed?

3. What machines, tools and equipment were being used?

4. Was the job supervised?

5. What impressed you the most about what you observed?

6. Did you see anything that you didn't like? If so, what?

7. Additional Observations:

8. After this observation, do you wish to consider this occupation in your career plans?

ADVERTISING AND DISPLAY SERVICES

DIRECTIONS:

1. Choose a product in your school bookstore to promote in a sales campaign. Name the product you have chosen.

2. Prepare a coupon for this product to run in the school newspaper. Draw your coupon sketch.

3. Decide upon another form of advertising such as: an announcement over the school radio station or public address system, a display or a bulletin board. List the advertising methods you will use.

4. After you have decided upon the types of advertising you will use for your promotion, plan a calendar showing what advertising will be done and when. List the dates and explain your reasons for planning your advertising campaign as you did.

5. Complete the sales campaign as planned.

6. Evaluate the results of your campaign by discussing the following:
    a. The number of coupons redeemed

    b. Compare your sales of the product before and after the sale

    c. If you were going to plan another sales campaign for the same product, what would you do differently? Explain fully.

    d. Do you think your sales promotion was a success or not? Discuss why or why not.

ADVERTISING AND DISPLAY SERVICES

The students' sales promotion campaign will vary according to the product they choose.

Below is a sample of a sales promotion for a T-shirt

1. Product: T-shirt with school name.
2. Regular price: $5.00
   Special price: $4.00

YOUR SCHOOL BOOKSTORE
WANTS TO HELP YOU WITH
YOUR CHRISTMAS SHOPPING

THIS WEEK ONLY

School T-Shirts
$1.00
with this coupon

LIMIT 1 per student

3. Other forms of advertising:
   a. Announcement over school public address system
   b. Bulletin board
   c. Display case of T-shirts
   d. Posters
4. Sales promotion dates: Monday, Dec. 1 - Friday Dec. 5

   Monday, Nov. 24 - Submit coupon to school newspaper
   Friday, Nov. 28 - Put up display case and bulletin board
   Monday, Dec. 1 - Announcement on public address system; coupon comes out in school newspaper
   Tuesday, Dec. 2 - 5 continue announcement daily

   Note: Teacher may have student write several example announcements

5. a) Out of 700 coupons printed in school newspaper, 70 were redeemed.

   b) Previous sales = 35 a week maximum
   Sales promotion week = 70 sold
   Increase in sales = 50%

   c) Changes needed to be made:
   It might be better to have the sales promotion close to Christmas.

   d) The sales promotion was successful because the sales were increased by 50%.

ADVERTISING AND DISPLAY SERVICES

DIRECTIONS:

Prepare a public relations news bulletin about a DECA chapter event that will be announced on your school public address system. Be sure to include all the information necessary, such as: time, date, place, cost, etc.

ADVERTISING AND DISPLAY SERVICES

DIRECTIONS:

Bring three supermarket mailouts and/or newspaper ads to class. Compare the following items by answering the following questions.

A. What are the primary Loss-Leader products being promoted? (These are the products which are advertised on coupon for a very small price, such as eggs for $1 or bacon for 9¢)

B. What are the special requirements to be met for purchasing the Loss-Leader products?

C. During what time period are these products on special?

D. Is there a limit on the number of these specially priced products that can be purchased?

E. Compare the other products which are advertised. . . note any price differences between stores on the same products.

F. In your opinion, why do you think the particular products were chosen to be Loss-Leader items?

Be prepared to present your opinion and explain your answers to the class.

ADVERTISING AND DISPLAY SERVICES

The students' answers will vary according to the particular ads and mailouts that they bring to class. You may want to choose three ads and present them to the class. This would standardize their answers.

A. Loss-Leader items are the ones on the coupon at an unusually low price.

B. Usually there is a limit as to how many coupon items can be purchased with the ad's coupon.

C. There should be an expiration date on the coupon.

D. The customer may be asked to make a minimum dollar purchase in the store in order to use the coupon.

E. The students may note the same product on special at two different stores.

F. Answers will vary. Discussion of the advertisements include all the points made above.

ADVERTISING AND DISPLAY SERVICES

DIRECTIONS:

Contact a local manufacturing firm for information on one of its products. Develop an advertisement (any media) that will promote this product.

1227

SA-8

APPAREL AND ACCESSORIES MARKETING

DIRECTIONS:

Review three recent fashion publications (either newspaper or magazines). Determine which of the latest fashion styles are fads, and which styles are here to stay for more than one season. Be sure to list the fashion publication's name and date.

SA-9

AUTOMOTIVE, PETROLEUM, RECREATIONAL AND AGRICULTURAL VEHICLES AND ACCESSORIES MARKETING

INSTRUCTIONS:

Complete this activity by describing the various types of gasoline stations. Use the characteristics that differentiate the following types. An owner of a local gas station can assist you.

1. Full-service gas stations

2. Gasoline-only gas stations

3. Self-service gas stations

4. Split-island gas stations

AUTOMOTIVE, PETROLEUM, RECREATIONAL AND AGRICULTURAL VEHICLES AND ACCESSORIES MARKETING

1. Full-service gas station
   a. Have service bays with mechanics on duty
   b. Sell motor oil, tires, antifreeze, belts and hoses
   c. Personnel are trained to detect need for replacements and are capable of replacing parts
   d. Attendants pump gas, clean windshield, check oil and water levels, and air pressure in tires

2. Gasoline-only gas station
   a. Quick service at pumps
   b. Very few car-care services
   c. Sell motor oil and limited line of accessories
   d. Will add oil but are seldom equipped to change it
   e. May sell candy, soft drinks, cigarettes and other convenience goods

3. Self-service gas stations
   a. Customers pump their own gas
   b. No car-care services
   c. Sell convenience goods

4. Split island gas stations
   a. Full service stations where one group of fuel pumps has been set aside for self-service
   b. No car-care services available to self-service customers

SA-10

AUTOMOIVE, PETROLEUM, RECREATIONAL AND AGRICULTURAL VEHICLES AND ACCESSORIES MARKETING

INSTRUCTIONS:

Observe an automobile salesperson waiting on a customer. Answer the following questions.

Name of salesperson ______________________________

Name of dealership ______________________________

How was the salesperson dressed?

What type of questions did the salesperson use to determine customer needs?

What selling points were used by the salesperson?

SA-11

FINANCE AND CREDIT SERVICES

INSTRUCTIONS:

Call or visit a local commercial bank, savings and loan or credit union to find the following information:

1. What types of checking accounts does your institution have?

2. What kind of service charge is there for a checking account?

3. Does your institution offer customers the use of credit cards? If so, what are they?

4. What are the various types of loans offered by your bank?

5. What is the cost of safety deposit boxes?

6. Does your institution offer Christmas Club accounts?

7. Does your institution have a drive-in window for customer convenience?

FINANCE AND CREDIT SERVICES

DIRECTIONS

Visit a local credit bureau and obtain information and forms concerning the process of establishing an individual credit rating. Write a summary of your findings.

FINANCE AND CREDIT SERVICES

INSTRUCTIONS:

Suggest a method to be used for promoting each of the following services along with the best time of the year to promote each service

1. Christmas Club Plans
   a. Methods

   b. Time of the year

2. Automobile Loans
   a. Methods

   b. Time of the year

3. Home Improvement Loans
   a. Methods

   b. Time of the year

4. Bank Credit Cards
    a. Methods

    b. Time of the year

5. College Loans
    a. Methods

    b. Time of the year

6. Vacation Loans
    a. Methods

    b. Time of the year

7. Traveler's Checks
    a. Methods

    b. Time of the year

FINANCE AND CREDIT SERVICES

1. Christmas Club
    a. Direct mailing to customers
    Billboards
    Newspaper ads
    Tellers telling customers
    Cards in bank at teller window
    Television and radio
    b. Immediately before and after Christmas

2. Automobile Loans
    a. Same as #1
    b. When new models come out

3. Home Improvement Loans
    a. Same as #1
    b. Early spring

4. Bank Credit Cards
    a. Same as #1
    b. Before Christmas, Easter and back to school

5. College Loans
    a. Same as #1
    b. July and August and end of December, right before college sessions begin

6. Vacation Loans
    a. Same as #1
    b. April, May, June, July and early August

7. Traveler's Checks
    a Same as #1
    b. December, late spring and summer months

FLORISTRY, FARM AND GARDEN SUPPLIES MARKETING

INSTRUCTIONS:

Contact a local florist and find out the following information:

1. What do the initials F.T.D. stand for?

2. What is the purpose of F.T.D.?

3. Is there a fee the florist must pay for using F.T.D.? If so, how much is it?

4. What are the standards a florist must meet in order to be a member of F.T.D.?

5. Are customers charged for using F.T.D. services? If so, how much?

6. How does F.T.D. company make sure florists are upholding their standards?

FLORISTRY, FARM AND GARDEN SUPPLIES MARKETING

1. Florist transworld delivery

2. Customers can call any local member florist and order flowers to be delivered almost anywhere in the world.

3. Florists must pay an initial fee of $100 to use F.T.D. services.

4. Standards include:
   a) Putting up a surety bond of $200 - $300
   b) Been in business for over 1 year
   c) Shop must have refrigeration facilities
   d) Shop must have its own delivery truck

5. Customers are charged $1.00 for the use of F.T.D. service.

6. Once or twice a year, F.T.D. makes a "test order." A call is made to the florist ordering flowers. After the process is completed, the florist is evaluated on promptness of delivery, condition of flowers, etc.

SA-15

FLORISTRY, FARM AND GARDEN SUPPLIES MARKETING

INSTRUCTIONS:

In order to learn more about the delivery policies of floral shops, call at least 2 local florists in order to answer the following questions.

1. Does your shop deliver?

2. What is the minimum a person can purchase and have it delivered?

3. Is there a charge for delivering a purchase?

4. When a customer wants an item delivered, how long will it be before a person receives it?

Names of floral shops that were contacted:

1.

2.

FLORISTRY, FARM AND GARDEN SUPPLIES MARKETING

INSTRUCTIONS:

Prepare a chart of the 10 flowers used most in a local flower shop. For each flower list the name of the closest supply source and the location of the source. Call a local florist for assistance.

Flower	Supplier	Location

FOOD MARKETING

DIRECTIONS:

You will visit a neighborhood grocery store and complete the following items in a report.

1. List the different job titles in the store and number of employees for each title.

2. Draw a floor plan of a supermarket and label each of the following sections:
   a. the location of each department
   b. the location of courtesy booth, manager's office, stockroom
   c check-out lanes
   d. placement of grocery carts
   e. bottle-return area

FOOD MARKETING

1. Different job titles in a grocery store:
    a. sacker
    b. grocery clerk/produce clerk
    c. checker
    d. head grocery/produce clerk
    e. head cashier
    f. department managers
    g. assistant manager
    h. store manager

The number of employees for each of these positions depends upon on the size of the supermarket the student visits.

2. Floor plan will depend upon the supermarket selected.

SA-18

FOOD MARKETING

DIRECTIONS:

Write a brief description of the advantages and disadvantages of having a career in food marketing. Consider several of the job titles that were mentioned in SA-17.

FOOD MARKETING

The students' answers will vary; however some sample answers might include:

1. Advantages:

   Formal education is not required to begin entry-level job positions.

   Training for job promotions is provided on the job

   Relatively good pay for beginning jobs; great pay for management jobs.

   Flexible work hours available, providing students an opportunity to go to school and work at the same time.

2. Disadvantages:

   Hours may be long; may need to work six days a week in management positions

FOOD SERVICES MARKETING

DIRECTIONS:

You are planning your DECA Chapter's annual employer-employee banquet. In order to keep the chapter's cost at a minimum, it is necessary to compare the prices of several restaurants and caterers.

Contact three restaurants and two caterers. In computing the cost for a caterer, plan to hold the banquet at your school. Find out the following information for each restaurant and caterer you contact:

A. Restaurant name address, person in charge of large groups
    a. Seating capacity for banquet room
    b. Buffet or sit down arrangement available
    c. Cost per person (including tax and gratuities)
    d. Decorations available
    e. Menus available
    f. Deposit necessary to hold the date open
    g. Additional services provided (Music, etc.)

B. Caterer's name, address, person in charge
    a. Cost per person
    b. Menus available
    c. Are dishes, glasses, silverware provided?
    d. If so, is there an additional charge for use of the above items?
    e. Decorations available
    f. Is deposit necessary to hold date?
    g. Additional services available

FOOD SERVICES MARKETING

DIRECTIONS:

Survey the food service businesses in your community. Write the business name and address in the appropriate category.

I. Dining room restaurants

II. Family restaurants

III. Fast-food restaurants

IV. Fast-food restaurants with drive-around service

V. Cafeterias

FOOD SERVICES MARKETING

DIRECTIONS:

Visit the three types of restaurants listed below. Find out the following information for each type of restaurant contacted. Write results in a report to be presented to the class.

I. Fast-food restaurant

II. Dining room restaurant

III. Cafeteria

QUESTIONS TO BE ASKED:

1. Name of restaurant and address

2. Person you interviewed

3. Date of interview

4. Who orders the food?

5. In what quantities is the food ordered?

   Example: Ketchup - case
   Meat - pound
   Eggs - dozen

6. How often is food ordered?

7. What food wholesalers are used?

SA-22

FOOD SERVICES MARKETING

DIRECTIONS:

Contact a Health Department official and acquire information on health regulations within the food industry. Write a report of your findings and include the major reasons for health regulations.

FOOD SERVICES MARKETING

DIRECTIONS:

Write a short description of three advantages and three disadvantages of working in the food service industry.

Advantages:

1.

2.

3.

Disadvantages

1.

2.

3.

FOOD SERVICES MARKETING

Advantages:

1. Variety of work schedules from which to choose such as day time, night time, week days, weekends or a combination of the above.
2. Get to meet a large number of people who are usually in a good mood because "eating out" is a form of entertainment
3. Don't have to spend a large amount of money on clothes because you can wear a uniform

Disadvantages:

1. Strenuous - you must be physically fit
2. Nights and week-ends are the busiest time for some restaurants and you may have to work at that time
3. This is a fast-paced business and you must be able to cope with "rush hour."

GENERAL MERCHANDISE MARKETING

DIRECTIONS:

Read three articles in newspapers, magazines, or trade publications that relate to general merchandising. The articles can relate to merchandising techniques or contain business information about a particular store. Identify the article source and summarize each article.

Article #1.

Source:
Summary:

Article #2.

Source:
Summary:

Article #3.

Source:
Summary:

GENERAL MERCHANDISE MARKETING

INSTRUCTIONS:

Visit a large department store to observe the customer's services that are available. Complete the chart below by checking the appropriate box.

	AVAILABLE	NOT AVAILABLE
I. CREDIT		
A. Installment Payments		
B. 90 - day payments		
C. Revolving charge		
D. Regular 30 - day charge		
E. Bank credit cards accepted		
II. CUSTOMERS		
A. Refunds		
B. Exchange		
C. Special Ordering		
D. Custom Ordering		
E. Service and repair calls made		
F. C.O.D. available		
III. Information services		
A. Wedding consultant		
B. Interior decoration		
C. Landscaping		
D. Educational classes Ex.: Crafts		
E. Consumer Information		
F. Fashion Coordinating		

GENERAL MERCHANDISE MARKETING

	AVAILABLE	NOT AVAILABLE
IV. MERCHANDISE SERVICES		
A. Catalog		
B. Layaway		
C. Free Gift Wrap		
D. Gift Wrap for Fee		
E. Delivery		
F. Storage		
G. Mail Order		
V. SHOPPING CONVENIENCES		
A. Lengthened store hours during holiday season		
B. Convenient parking		
C. Community Involvement Ex. Boy Scouts scholarships etc.		
D. Food services		
E. Convenient rest-rooms, nursery		

GENERAL MERCHANDISE MARKETING

DIRECTIONS:

Visit a department store and write a brief description of one of the following:

a) The flow chart illustrating how goods are moved from the shipping room to each store department for sales purposes
b) The store's policy on check cashing
c) The store's policy for approaching a suspected shoplifter
d) The store's security policy on employee purchases

GENERAL MERCHANDISE MARKETING

DIRECTIONS:

Read the classified ad section of the newspaper and cut out want ads for jobs related to merchandising. Attach these ads to a sheet of paper, and identify the job requirements.

HARDWARE AND BUILDING MATERIALS MARKETING

INSTRUCTIONS:

Visit a local hardware store to determine the types of products they handle. Place an X in the blank if the store handles the particular type of merchandise.

_____Cleaning supplies

_____Power tools

_____Electrical fixtures

_____Housewares

_____Sporting goods

_____Gift items

_____Heating materials

_____Toys

_____Wallpaper

_____Recreational equipment

_____Hand tools

_____Paint

_____Garden equipment

_____Farm equipment

_____Plumbing material

_____Lumber

_____Paint

_____Nails, nuts, bolts, screws

HARDWARE AND BUILDING MATERIALS MARKETING

INSTRUCTIONS:

Visit a local hardware store to find out how products are merchandised. Use the following questions to obtain information.

1. How do manufacturers help in the promotion of merchandise?

2. What should a hardware dealer's basic toy stock include?

3. What are the best times for promoting housewares?

4. What are some common promotion ideas for selling laundry and cleaning supplies?

5. What products besides heaters and heating equipment could be used in a merchandising campaign to winterize a home?

HOME FURNISHINGS MARKETING

DIRECTIONS:

Select two different home furnishings products. "Comparison shop" two stores which sell the products that you have chosen. Complete the chart below:

	A	B
Name of Product:		
Store Visited:		
Brands Available	a.	a.
	b.	b.
	c.	c.
	d.	d.
Styles Available	a.	a.
	b.	b.
	c.	c.
	d.	d.
Days Product Was Displayed		

HOME FURNISHINGS MARKETING

DIRECTIONS:

From various magazines, cut out a picture for each of the following rooms:

- a. bedroom
- b. formal dining room
- c. living room
- d. family room or den
- e. kitchen
- f. bathroom

After finding your pictures, critique the following points of the decorating scheme used:

1. color scheme (warm, cool, monochromatic, triadic, analogus, etc.)
2. type of floor covering and wall treatments
3. type of furniture used (formal or casual, what style, etc.)
4. layout of furniture (too crowded, good traffic pattern, etc.)
5. Accessories (too few, too many, appropriate, correct placement, etc.)
6. What do you like best about the room?
7. What do you like least about the room?

HOTEL AND MOTEL LODGING SERVICES

Contact at least one major hotel or motel to find what services are offered. Use the following questions in obtaining this information.

1. How many guest rooms are in your establishment?
2. Does you facility have a gift shop?
3. What type of restaurant facilities do you have? Is room service available?
4. Do you have a swimming pool? If so, is it indoor or an outdoor pool?
5. Do you have dry cleaning facilities for customers?
6. Are customers able to book tours from the hotel/motel?
7. What type of entertainment does the hotel/motel offer customers?
8. Do you have a wake-up service?
9. Do you have a babysitting service?
10. What special services do you have for business people such as conference rooms, steno services, etc.?

HOTEL, MOTEL AND LODGING SERVICES

INSTRUCTIONS:

Survey at least 2 hotels or motels to find out the various banquet facilities that are available. Use the following questions to help obtain information.

1. Does your establishment cater for banquets and private parties?
2. How many people will your facilities accommodate?
3. Is there a set menu or can customers make up their own menu?
4. What is the price range for a banquet?
5. Do costs include tax and gratuity?
6. Do you require a deposit ahead of time?
7. How far in advance must arrangements be made?

HOTEL, MOTEL AND LODGING SERVICES

The student will create an ad layout or radio spot advertising a local hotel or motel. It should include: rates, restaurant accomodations, entertainment and other facilities available. For assistance, students could contact a local hotel or motel.

INDUSTRIAL AND INSTITUTIONAL MARKETING

INSTRUCTIONS:

Contact a local manufacturing company to find the following information:

1. Name of Company

2. Major products manufactured

3. What kind of raw materials do you use in your products?

4. What kinds of finished products are used in your products?

5. How do you obtain these raw materials and finished products?

INDUSTRIAL AND INSTITIONAL MARKETING

INSTRUCTIONS:

Contact industrial firms in the area to find out the following information:

#1 firm name________________________________

#2 firm name________________________________

#3 firm name________________________________

1. What products do you sell?

#1 firm:

#2 firm:

#3 firm:

2. How do you advertise your products?

#1 firm:

#2 firm:

#3 firm:

3. To whom do you sell your products?

#1 firm:

#2 firm:

#3 firm:

INSURANCE

DIRECTIONS:

Discuss insurance with your parents and/or relatives. Find out and compare the costs for car, life, homeowner and health insurance. Use the questions below as your guideline. Write your findings in a report to be presented to the class.

1. What type of insurance do you presently own?
2. What is the first type of insurance you purchased?
3. What prompted you to buy additional insurance?
4. What is the most expensive insurance you have?
5. What is the least expensive insurance premium you pay?
6. Which type of insurance has increased the most over the last few years? Did anything outside of inflation raise the cost of insurance? Example: change in health status; car accident, etc.
7. How did you choose the particular insurance company that you now use?
8. Is there any type of insurance that you presently do not own, but would like to have if you could afford it?
9. What is the most important insurance you have? Why?
10. Have you ever had any problem in getting an insurance company to pay one of your claims?

	Type of insurance coverage	Insurance company
Yearly insurance costs for:		
car		
life		
homeowner		
health		

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INSURANCE

DIRECTIONS:

Go to either the school library or a public library and research the following information about insurance. The information must be presented in a report, listing references. Some possible places to look include: Encyclopedia of Careers and Vocational Guidance; Occupational Outlook Handbook; in addition, use encyclopedias and the card catalog.

1. The licensing requirements for becoming an insurance agent in your state

2. The different kinds of insurance that an independent agent might sell

3. The activities other than selling performed by an insurance representative

4. Any other related information which you discovered in your research that you feel is important to anyone interested in becoming an insurance agent

INSURANCE

1. Must pass one or more of the examinations offered by professional societies

2. Life insurance
   Automobile insurance
   Property and liability insurance
   Health and accident insurance

3. Must be able to analyze information on insurance applications
   Must be willing tc correspond with policyholders, agents and managers regarding cancellations and requests for information

4. Answers will vary

INSURANCE

DIRECTIONS:

In the yellow pages of the phone book, look up Insurance. Choose insurance agents from two different agencies. Call each agency and make an appointment with one of the agents. Cover each of the following points in your interview:

Agency #1	Agency #2
1. Agent:	Agent:
Insurance Company:	Insurance Company:
Address:	Address:

2. Type of Insurance available from the Insurance Company:
Company:
Agency #1

Agency #2

3. How does this company find prospective customers?
Agency #1

Agency #2

4. Why are the above methods used and which one is most successful?
Agency #1

Agency #2

5. Is the type of method used directly related to the type of insurance the company sells?
Agency #1

Agency #2

6. Present your comparisons to the class for discussion.

PERSONAL SERVICES MARKETING

DIRECTIONS:

Investigate the number of various personal service businesses in your community and record them in the following categories:

1. Services connected with appearance and fitness

2. Laundry and dry-cleaning services

3. Repair services

4. Rental services

5. Household services

6. Other personal services

After completing the survey, determine the personal businesses your community needs.

PERSONAL SERVICES MARKETING

DIRECTIONS:

Obtain a personal service ad from the newspaper and write a brief description of the business.

Explain in your own words, whether or not you feel there is a demand for the personal service advertised. Be ready to defend your reasons.

SA-41

PERSONAL SERVICES MARKETING

DIRECTIONS:

Prepare a short paper on one of the personal services which interests you most. Learn the advantages and disadvantages of that job, qualifications and training needed for employment, the duties and responsibilities that are involved, the average income to be expected, and the future employment outlook for that service. Present your paper to the class.

REAL ESTATE MARKETING

Act as though you are a realtor and plan to show your house or apartment to a prospective buyer. Complete the following questions.

1. Describe the neighborhood.

2. How many bedrooms does the home have?

3. How many bathrooms does the home have?

4. What type of appliances are in the kitchen?

5. Does the home have a walk up attic or a ladder going to the attic?

6. Does the home have a carport or garage?

7. Does the house have a fenced-in back yard?

8. What selling points will you use in showing the house?

REAL ESTATE MARKETING

INSTRUCTIONS:

Contact the management of at least 2 apartment complexes to find out their rental policies. Use the following questions in obtaining this information.

Name of complexes
#1

#2

1. What is your monthly rental charge for a one-bedroom apartment? a two-bedroom apartment, a three-bedroom apartment?
   Complex #1
   Complex #2

2. Do you allow children to live in the complex or is it an adult-only complex?
   Complex #1
   Complex #2

3. Do you allow tenants to have pets?
   Complex #1
   Complex #2

4. If pets are allowed, do you require a deposit? How much?
   Complex #1
   Complex #2

5. Does the management pay any portion of the tenant's utility bill?
   Complex #1
   Complex #2

6. How long a lease must the tenant sign?
   Complex #1
   Complex #2

7. What facilities are available to tenants? (pool, club room, etc.)
   Complex #1
   Complex #2

REAL ESTATE MARKETING

INSTRUCTIONS:

Complete this exercise by defining each of the following words. For assistance, contact a local realtor.

1. Agent

2. Real property

3. Tenant

4. Residential market

5. Commercial market

6. Lease

7. Lessee

8. Lessor

9. Mortgage

10. Principal

11. Title

12. Multiple listing

13. Lien

14. Earnest money

REAL ESTATE MARKETING

1. Agent: Employed by a principal to accomplish a given task such as buying or selling property, negotiating leases, appraising property or advising on real estate matters.

2. Real property: Land and all fixed improvements, such as buildings

3. Tenant: One who rents or leases property from a landlord

4. Residential market: Consists of individual urban, suburban or country homes

5. Commercial market: Consists of business areas such as stores, shopping centers, service establishments, office buildings, service stations and hotels/motels

6. Lease: Contract for temporary possession of property for a certain period of time

7. Lessee: Tenant holding property under lease

8. Lessor: Landlord who leases property to tenant

9. Mortgage: Pledge of real property for the loan of money

10. Principal: Person who hires a real estate broker to accomplish an objective

11. Title: Legal evidence of the right to possess property

12. Multiple listing: A listing that is shared by a number of brokers who are all members of a real estate board

13. Lien: The right of a creditor to make a claim on a piece of property that has been put up as security for a debt.

14. Earnest money: An informal offer by the purchaser accompanied by a small down payment to show good faith

RECREATION MARKETING

INSTRUCTIONS:

After contacting the local Chamber of Commerce, write a paper describing tourism in this city and how it is promoted. The following questions should be answered in the paper.

1. What tourist attractions are offered in our city?

2. Does our city attempt to get out-of-city tourists to visit these attractions?

3. How does our city attempt to get local residents to visit these attractions?

4. How does the local Chamber of Commerce promote these attractions?

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SA-47

TRANSPORTATION AND TRAVEL MARKETING

INSTRUCTIONS:

You are to assume the role of an employee at DECA Travel Agency. Mrs. Jones comes into the office to make travel arrangements for a one-week vacation in New York City. She asks you to obtain the following information:

Call Delta and American airlines to find out information about a round-trip flight. The Joneses wish to leave on Monday and return the following Monday. They wish to know the prices for first class and coach. They also wish to know the arrival and departure times.

Mr. and Mrs. Jones wish to rent a car for two days while on vacation. Call Hertz to find the following costs.

- Daily rental rate
- Mileage rate
- Cost of insurance

Mr. and Mrs. Jones wish to stay at a Holiday Inn. Call Holiday Inn Worldwide Reservations to find the cost of a double room in a Holiday Inn as close to downtown New York as possible.

TRANSPORTATION AND TRAVEL MARKETING

INSTRUCTIONS:

Contact your local American Automobile Association to obtain the following information.

1. What is the cost to join the American Automobile Association?

2. How often must membership be renewed?

3. What types of insurance can be purchased through the American Automobile Association?

4. What types of travel services are available to members through the American Automobile Association?

5. What types of road services are available to members of American Automobile Association?

TRANSPORTATION AND TRAVEL MARKETING

1. The cost for one person is currently $33.00 for a new member.

2. Membership should be renewed each year. The current cost for renewal is $25.00 for one person.

3. The American Automobile Association offers members automobile insurance, personal insurance and travel insurance.

4. The American Automobile Association makes travel arrangements such as suggesting suitable lodging, mapping road trips and selling traveler's checks.

5. Road services available to members are towing, changing flat tires, jumping dead batteries.

TRANSPORTATION AND TRAVEL MARKETING

INSTRUCTIONS:

Answer the following questions about driving occupations. For assistance, call bus terminals, cab companies and truck companies.

Taxicab drivers

1. Type of license required

2. Normal working hours

3. Average wages

4. Special requirements

Truck drivers

1. Type of license required

2. Normal working hours

3. Average wages

4. Special requirements

Bus drivers

1. Type of license required

2. Normal working hours

3. Average wages

4. Special requirements

SA-49
K

NSPORTATION AND TRAVEL MARKETING

Taxi cab dr

1. State-i feur's license
   Special rator's license issued by local
   police

2. Any tim night
   Varies y

3. Varies f city

4. Varies f city

Truck driver

1. Chauffeu
   Varies fr city

2. Any time ght; varies with company

3. Varies wi

4. Over the rs must:
   a) be at ears of age
   b) pass exam which employer pays for
   c) good
   d) 20/40 h or without glasses
   e) norma ms and legs

Bus drivers

1. Chauffeur'

2. Any time, ht; varies with the city

3. Varies wit

4. At least 2 age
   Read, writ English well enough to
   communicat engers
   Must have n with or without glasses
   Normal use d legs

TRANSPORTATION AND TRAVEL MARKETING

INSTRUCTIONS:

Contact at least 2 airlines to determine the requirements for becoming a steward or stewardess. Use the following questions in obtaining this information.

How old does a person have to be to qualify as a steward or stewardess?

What educational requirements are necessary?

What are the physical requirements for becoming a steward or stewardess?

TESTS AND KEYS
FOR
CAREER ORIENTATION UNIT

WHAT IS A CAREER?

DIRECTIONS:

Unscramble the following words which have been covered in this unit.

1. DIM-TMNANAEGME-LLVEE
2. RRACEE
3. BOJ
4. MMAAGTNNE-LEEVL
5. ARREEC REDADL
6. TEYRN-VLEEL OJB
7. ACRERE EILTATC

DISCUSSION

8. Compare the differences between a job and a career.

9. What is the difference between a career ladder and and a career lattice?

10. What is the difference between a management-level job and a mid-management job?

WHAT IS A CAREER?

1. mid-management level
2. career
3. job
4. management level
5. career ladder
6. entry-level job
7. career lattice

Discussion Questions

8. A job is the work a person does and a career is a set of jobs which a person does in a lifetime.
9. A career ladder is progressing from one job to another leading to a particular career goal. A career lattice is making a sideways job move, using the same skills.
10. Management is involved in planning the course of action and is in charge, mid-management supervises others and reports to management.

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DEVELOPING A CAREER PLAN

1. List the reasons necessary for establishing long-range career goals.

2. Why should students choose a wide variety of courses in high school?

3. What are the benefits of narrowing career choices?

4. What are the advantages of keeping career options open?

DEVELOPING A CAREER PLAN

1. Gives a person something to work toward
   Easier to set up immediate goals
   Helps in deciding courses to take in high school

2. A wide variety of courses will give a student basic information in many areas, making a final career decision easier

3. Allows students to eliminate jobs that are obviously wrong for a student
   Makes it easier to make an ultimate career choice

4. You may want to change careers or may need skills you never thought you would need as you progress in your career

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